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## Why I'm Homeless in Los Angeles

<https://www.laprogressive.com/anonymous-girl-in-la/>

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I'm a perfect example of how more and more working Angelenos are ending up homeless. I am 38. I'm a Southern California native. I am a single female with no children. My credit isn't perfect and I work for myself. Several years ago as America was pulling itself out of the greatest

recession since the Great Depression I found myself unemployed and unable to secure steady work. After depleting my savings I could no longer afford my \$1,100 a month one-bedroom Mid-City duplex that I called home for nearly 7 years and I was embarrassingly evicted. I'm not proud of it, hence my anonymity, but it happened and I know that I am not the only one. Since my eviction I've found steady work. With the help of a financial advisor I've taken real steps to fix my credit, including identity theft-related debt, bring my taxes up to date, and pay off the few debts that I incurred during my extended period of being broke. I'm a work in progress.

Like many others, only my closest friends know of my situation—the ones whose spare bedroom I occupied or whose couches and floors I've slept on the past couple of years while trying to get back on my feet. If there's a “look” of homelessness, it's not me. I have a nice car, I dress appropriately and try to keep myself up even in my situation.

I've managed to dole out about \$400 per month for two years to hold on to my life's belongings. I had a couple of close calls where I almost lost everything and had it not been for my friends who knew my struggle, I would have. As you can imagine, I'm not a fan of those television shows where storage units are auctioned off for the pleasure of audiences from coast to coast. But it's getting better. Taking a line from Republicans, I pulled myself up by my bootstraps without the aid of government assistance. I've managed to save a little bit of money—enough to pay the skyrocketing (and sometimes illegal) move-in fees required by most landlords in Los Angeles and to pay at least a month or two advance rent for a cushion. Lessons learned. To date, I've searched high and low for a place to live and have spent no less than \$300 in “application fees” just to be considered for a particular vacancy, I'm no closer to finding a home than I was when I first started looking and here's why.

Once I got past the hundreds of fraudulent rental ads on popular websites like Craigslist where they're trying to scam me out of my money for places that aren't even for rent and I find something that I can actually afford in a neighborhood where as a single woman I don't feel like I need to carry a concealed weapon coming and going from my apartment, I'm hit with this stark reality.

Even though the President of the United States Barack Obama and Los Angeles Mayor Eric Garcetti encourage minorities and women to become business owners, and even though as a country we've established programs to give small business owners, minimum wage workers, veterans, students with debt, immigrants, middle class homeowners, low-income families, felons, and others a leg up in getting back on their feet so as to not sink into the abyss that is known as poverty—we've done nothing to encourage landlords to work with people like myself—working Angelenos with less than perfect credit who have an eviction—and that's directly adding to the number of people in Los Angeles who find themselves homeless.

According to a quarterly rental market report by Marcus & Millichap, rents citywide were up 7.8 percent in 2015 to an average of \$1,873 per month. For the year, the report predicts rents will climb 4.8 percent overall, “more than doubling the rate of inflation.” Even if you can afford to pay the astronomical amount of rent being asked, landlords are also now requesting a FICO score of 650 and higher in addition to having no evictions—and that's not just in the “good” part of town. This includes South Los Angeles and other areas that in the past have been considered less

desirable parts of town but are now heavily gentrified by hipsters and USC students. If I had a FICO score of 650 or higher, I'd be trying to take advantage of one of those first time homeownership programs through the government. Add to that, it's a sad commentary on Los Angeles' rental market when the amount of rent you pay is more than most mortgages in the same area. But even if you manage to meet their criteria and can actually convince a landlord to rent to you, once they see that you've got an eviction on your credit all bets are off. The only exception to this rule I've found is for people on Section 8 where the city or the county subsidizes the majority of the rent and pays it directly to the owner. In other words, guaranteed rent in the eyes of the landlord regardless of the quality of tenant.

Politicians should be encouraging landlords to give people like myself a second chance at the opportunity to rent. Yes, we've made mistakes in the past but that shouldn't prohibit us from renting again for nearly a decade until that eviction falls off of our credit. If we can lobby for second chances for felons with employers and homeowners with banks we should be able to do the same for renters with past evictions. Everyone with an eviction is not a bad person and an eviction shouldn't force you into homelessness in Los Angeles but it is.

When Americans think of homelessness we have a habit of attributing it solely to a lack of affordable housing, not having enough money, being unemployed or not enough emergency shelters and transitional housing. Landlords refusing to rent to people because they have evictions is a huge factor in the homeless equation.

Make no mistake, many of the people in my situation aren't counted in the homeless population because we've either scrapped up enough to pay for a room every week in a motel or we're crashing on someone's couch—but make no mistake we're homeless just the same. And no—we're not looking for pity or charity, just a chance. The same chance that politicians advocate for others everyday.

While I'm not advocating for landlords to overlook multiple evictions from an applicant I am saying that if you have someone before you who earnest, employed and forthcoming about their prior eviction, they should not immediately be discarded solely on the eviction. A little help and encouragement from city leaders with the oh so powerful Apartment Owners Association and property management groups would go a long ways in achieving much needed relief for many Los Angeles renters who may never realize the American dream of homeownership. As a bonus, it wouldn't hurt for Los Angeles City Attorney Mike Feuer's office to crack down on the widespread number of fraudsters on websites like Craigslist who are taking the money of innocent and hopeful renters for housing that is not available or theirs to rent. When you factor in the cost of rent and move-in fees, we renters have enough to contend with without being scammed out of our money where we pay anywhere from \$20 to \$42 just to apply for a place that's not even really for rent. That money adds up and scammers are making off with thousands of dollars with every open house or ad they place.

Undocumented immigrants aren't the only people living behind the shadows. Many Americans like myself because of evictions have also found themselves living off the grid. It's time that Los Angeles leaders advocate on behalf of the 41 percent of its residents who are renters. We may

not write the big checks to your election campaigns but we're Angelenos nonetheless and we need help too.

**Anonymous Girl in L.A.**

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