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# Eviction spike leaving more Bay Staters out in the cold: Foreclosures driving homelessness

Nov. 23--Eviction filings in state housing court hit a new high in the last fiscal year as the faltering economy and a worsening foreclosure crisis pushed more than 20,000 Bay Staters to the brink of homelessness.

Landlords initiated 24,972 eviction cases in the fiscal year ending June 30 -- a 8.8 percent increase over the previous year's figures and the highest number recorded since the post-Sept. 11 downturn, according to figures provided by Paul J. Burke, the Housing Court Department's director of court operations.

Even more dramatic is a 15 percent spike in eviction filings made during the first quarter of fiscal 2009, which began July 1. There were 6,792 eviction cases opened from July through September, far above the 5,906 cases from April through June, Burke said.

All told, a record 20,000-plus are staring at eviction in 2008.

The Housing Court has a presence all over the state except for Cape Cod and parts of Middlesex and Norfolk counties. Housing issues in those regions are handled by district courts. The courts do not track the reasons for eviction filings, which can include nonpayment of rent, lease violations or foreclosure, Burke said.

"It's tragic," said Robert M. Coard, president of the anti-poverty agency Action for Boston Community Development (ABCD). "So many people are being evicted and dealing with bankruptcy. Many of them don't have jobs anymore, and it's very hard to make your payments if you don't have a job."

The number of families living in homeless shelters has jumped by 33 percent since last year, according to Department of Transitional Assistance figures. There are 2,588 families in shelters compared to 1,940 families at the end of November 2007, a spokesman said.

In particular, housing advocates are worried about the growing number of tenants in multi-family units who pay their monthly rent, but still receive eviction notices from banks who have foreclosed on their landlord's property.

### Renters in peril too

Jamaica Plain-based City Life / Vida Urbana estimates the foreclosure crisis will result in 2,400 evictions this year in Boston, tenant organizer Steve Meacham said in an e-mail. Of those cases, an estimated 1,440 evictions or 60 percent, will be renters, he said.

DTA spokesman Juan Martinez said two to three percent of the families living in homeless shelters report losing their housing due to foreclosure, but the state believes those figures do not reflect the full impact of the crisis on renters.

"Going home every day not knowing if the cops are going to be there has been very stressful," said Rob Chiampa of Allston.

In March, California-based Barclay's Capital Real Estate Inc. foreclosed on the two-family home where Chiampa had been renting an apartment for \$700 monthly since 2003, according to Suffolk County land records and an interview.

Chiampa, an MBTA operator, and his neighbors were in Boston Housing Court last week because of eviction notices that had been mailed to their homes under the name "John

Doe." He didn't know why the landlord fell behind.

"Lord knows," Chiampa said. "She certainly wasn't paying the mortgage."

In fact, post-foreclosure evictions accounted for 11.2 percent of the 232 cases before the Boston Housing Court last Thursday.

"These are all evictions that didn't have to happen," said Zoe K. Cronin, a housing attorney at Greater Boston Legal Services.

Federal aid comes slowly

In a Nov. 14 letter to the Federal Housing Finance Agency, U.S. Sen. Christopher J. Dodd (D-Conn.), chairman of the Committee on Banking, Housing and Urban Affairs, asked that reforms written into the \$700 billion bailout to protect renters in good standing be implemented more quickly.

"We continue to hear numerous stories about renters who paid their rent each and every month only to be evicted from their housing when the property owner was foreclosed upon," Dodd wrote to James B. Lockhart III, director of the Federal Housing Finance Agency. "I request your immediate attention to this matter, in the hopes that these tenants will not be evicted from their homes if they are current under their leases."

The picture is also grim for tenants who face eviction for nonpayment of rent because emergency rental assistance is so scarce. ABCD, for example, has already spent the \$100,000 raised from a charity auction for rental assistance, a spokeswoman said.

Matthew Martinez, founder of the Boston Landlord and Investor Group, said some of his 2,000 members report that rental housing that was once at 100 percent occupancy has dipped to 70 percent occupancy as renters double up with friends and family to save.

"We're seeing a significant foreclosure and evictions of tenants as a result of those foreclosures," said Chris Norris, director of Metropolitan Boston Housing Partnership. "We don't have nearly enough resources for the demand that's coming in our front door."

Tomorrow: Communities and schools across Massachusetts are grappling with a growing number of homeless families so many that the state is putting them up in motels because shelters are full.

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