

Top Action Steps to Take Before and After Becoming Homeless

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As this country is empowered by the election of the first black president, tons of people continue to join the ranks of the homeless. Will the new President put a moratorium on the foreclosure of homes?

Despite all the warnings over the last few months, some of you have continued to live the Jone's lifestyle and is still in denial about your current living situation. If you have failed to surround yourself with advocates, friends or family members that can help you make your next move – then there is a good chance that you are in a vulnerable position right now.

If you are slowly running out of funds, now is the time for you to take action in your life. The last place that you want to end up is HOMELESS. Don't think if you have to move to a shelter – you are going to be met at the door with a friendly smile, a warm cup of soup, clean bed linens and sleeping cots, and counselors waiting to put you back to work. That is the furthest from the truth! So now is the time for you to take action if you know that soon you will run out of funds. Taking actions means asking others for help! Asking for help doesn't mean you are weak, it simply means you want to remain strong so ask others for help.

Most families are only one paycheck away from becoming homeless. So therefore, you need to write down an action plan before you become homeless. Educating yourself now is going to be a whole lot easier than waiting until you have become homeless. And remember no two persons' situations will be the same so what works for others might not work for you.

Read the following steps and take action accordingly:

Top 12 Steps to Take Before Your Become Homeless

- 1) **If You Have Received a Foreclosure Notice:** If you have received a foreclosure notice, you can take action to stop the foreclosure yourself. To stay in the home for at least 4 to 6 months or longer, you can file your own bankruptcy by buying the Bankruptcy Kit at Office Depot. Take it to the foreclosure court and get a case number and fax the sheet with case number to your mortgage company. It should cost about \$75.00. This will halt the sale of you home while you regroup by going ahead and obtaining a Bankruptcy attorney for \$500 to \$1000 to complete the paperwork or it will give you enough time to regroup and move somewhere else.

Remember you don't have to move out of your home until the Marshals serve you the eviction notice, and then you will have at least 2 weeks. The goal is to keep a roof over your head.

- 2) **If You Don't Have a Lot of Money:** If you are receiving very little money, make sure you pay your rent and mortgage first. You can always go to organizations (The United Way of America, The Salvation Army, etc.) to help you pay your utilities or food pantries to get food. The goal is to keep a roof over your head.
- 3) **What to Do With Your Last Paycheck:** Take your last paycheck and use it to move back in with relatives or friends either locally or in another city. Try to take your personal belongings with you or store them at a storage facility or friend's home especially your family pictures and other momentos.
- 4) **Get Advocates/Friends:** If you are facing homelessness, then chances are you are depressed and can't think straight so have at least 3 to 5 advocates/friends that can help you make decisions and help you move somewhere else. This is why it's extremely important to hang out with others that can bring FACTUAL information into your circle - so stay away from toxic, destructive and negative people.
- 5) **Write Down a List of Contacts for Places You Can Go:** Write down 5 places or more that you can go if you become homeless and a plan of action on how to get there. Can you ride the bus, train, plane or can someone come and pick you up? Do this ahead of time before you run out of funds. Make sure you investigate these potential places to make sure you can move in and be secure while you regroup. This could be the homes of relatives or friends in your city or other cities.
- 6) **Know Where the Shelters are Located:** Do research ahead of time and have an action plan in case you have to leave your dwelling and need a roof over your head. Know exactly where the shelters are located. Sleeping in your car or on the streets should not be an option.
- 7) **Conduct Research for a Business Now:** Empower yourself and start a business by going to the library, bookstores, using goggle.com and yahoo.com to conduct research or tap into mentors. Remember all young people need mentors! Also remember that everyone has some type of talent or passion which is of value to others so get out there and create services and offer products to others. You can sell items on the internet, in the community or from the trunk of your car.
- 8) **Allow Your Kids to Start a Business:** Don't wait until you receive a pink slip or until your funds are low to allow your youths ages 7 – 17 to start a business that can provide for the entire family. Youths are more energetic than adults and they are living in a world of technology, therefore, they can actually set up a business in two weeks and start making money. There are tons of information on my websites to help youth business owners get started at Youth Entrepreneurship Clubs (www.youthentrepreneurshipclubs.com), Business Blog

(<http://theethicalblackbusinesscoach.blogspot.com>), Business Columns (www.angelspress.com/columns.html) so contact us today or get with local Chambers of Commerce and form youth business groups. Before joining these groups read “**Top 12 Steps to Take Before Joining Any Local or National Business Groups**” (<http://www.youthentrepreneurshipclubs.com/Top12Questions.html>).

- 9) **Learn Your Rights in the Workplace:** Know the rules of the workplace! Many are being wrongfully terminated and replaced with relatives of those in power in the workplace so know your rights and always build a business on the side or attend school part-time. In other words, always have a Plan B and never stop learning. Download the “**Workplace Survival Guide**” at <http://www.angelspress.com> and view <http://www.discrimination101.com>.
- 10) **Listen to Conscious Outlets:** Listen to conscious radio, t.v., newspapers, newsletters, e-newsletters, blogs and subscribe to each that are providing action plans and other relevant information to the community. Make donations, volunteer and subscribe to black newspapers and subscribe to “**The National Black Agenda Online**” at <http://www.nationalblackagendaonline.com>. Make sure your family, friends, neighbors and colleagues are also well-informed about these outlets. Now is not the time to be selfish so share your information.
- 11) **Make Conscious Choices:** Choose to buy computers verses TVs, Video Games, or other equipment; Read non-fiction books verses fiction books; Trade in your car for an economy car or get rid of your car altogether and move to a bus route, etc.
- 12) **Choose to Become More Healthier:** You need to choose to become more healthier which will help you make tough decisions. Read “**Top 12 Steps to Take to Start Feeling Better in 30 Days**” (<http://www.howtotakecontrol.com/series3.html>).

Top 12 Steps to Take If You Become Homeless

The goal is not to end up homeless but if you do the goal is to keep your dignity while you regroup and restore your life to some sense of normalcy – which means asking others for help!

- 1) **If You End Up Homeless:** If you have ended up homeless and living in your car, on the streets or in a shelter – don’t become isolated and continue to reach out to relatives and friends located locally and in other cities to see if they can send bus fare, train fare, plane fare or come and pick you up.
- 2) **If You Are Living in a Shelter:** If you are living in a shelter, your goal should be to move out of a shelter or transitional housing as soon as possible. Don’t make

long-range plans to stay at a shelter even if you landed in a shelter that you are comfortable at. A shelter should be a temporary transition point for you and your family. If you are there for a long period of time, the people who run the shelter will probably resent the fact that you are not trying to move on and then you might be asked to leave especially if you are a fully-grown abled-bodied person. Don't expect for everyone who work at these shelters to have humility, be sympathetic or compassionate to you or your family. So continue to reach out to family members and friends to see if you can live with them until you can regroup.

- 3) **Continue to Empower Yourself While in a Shelter:** Continue to go to the library, bookstores, use google.com and yahoo.com and educate and empower yourself. Remember if you don't get the empowerment that you need to restore your life to some sense of normalcy by continuing to educate yourself – then it's a good chance that you will end up in a cycle of poverty and homelessness.
- 4) **Stay Proactive at These Shelters:** The time to feel ashamed or depressed about your situation has passed. Now is the time for you to stay informed and get involved while at these shelters. Volunteer to work with the people already there and try to make contacts with the groups that are coming in and providing services and resources to the group. The goal is to continue to have integrity, be humble and respectful and continue to reach out to others.
- 5) **Call the United Way of America:** This organization is located in every city. You can put in your zip code on the website and find your local office. They have a list of resources including agencies that can help you pay your utilities so seek them out early on and especially if you are left without a roof over your head. You can also become a volunteer for them. Their website is located at (<http://national.unitedway.org>)
- 6) **Salvation Army:** This group is also located in every city. You can put in your zip code on the website and find local offices. They have a list of resources that help you with your utilities before becoming homeless so reach out to them when your funds are running low or even better become a volunteer. You can contact them at <http://www.salvationarmyusa.org>.
- 7) **Call Homeless Organizations:** Reach out to organizations that are already feeding, clothing and sheltering the homeless such as the “**Metro Atlanta Task Force for the Homeless**” (<http://www.homelesstaskforce.org>), “**Atlanta Coalition for Hunger and the Homeless**” and others. These groups can also help you pay your utilities and mortgage before you become homeless so do your research ahead of time. Contact them once you become homeless so they can help you find shelters.
- 8) **Seek out Activist Organizations:** Activist groups such as NAACP (<http://www.NAACP.org>), Rainbow Push (<http://www.RainbowPush.org>), National Action Network (<http://NationalActionNetwork.net>) and other local activist groups

are always informed about all the local shelters and food pantries in the community so reach out to these groups. You need to join these groups beforehand and attend monthly meetings and work with their committees. If you land in a shelter with very little resources contact these activist groups and let them know your situation. These groups can go to the media and the media can have the community bring in resources to your shelter.

- 9) **Seek out Community Churches:** If you end up in a shelter or transitional housing with very little resources go to community churches and ask the pastor and congregation to adopt your shelter. If you are in a position to attend these churches, then attend them and tell your story of how you ended up homeless. Many times these churches might not know the homeless shelter is located in their area so you need to stay proactive to get resources for the shelter and help for your family.
- 10) **Contact the Local Legislators:** Reach out to local legislators (<http://www.congress.org>) in the area of your shelter that you have landed in or hold them accountable for helping you find shelter in your neighborhood so you don't have to move all the way across town. Legislators will probably be in a position to get even more resources for your shelter. Attend their meetings, join their email lists, and go to their offices before you become homeless and volunteer and monitor the bills they are introducing.
- 11) **Contact the Media:** Many times the people who are running these shelters don't have the resources or contacts to get the shelter on the news so you want to make sure your particular shelter get on the news so you and others can have more resources. They can get the community to donate resources. You can contact T.V., radio and print and ask them to come out and do a story on your shelter.
- 12) **Go to Black Banks:** You can also contact black banks and ask them to donate to the shelter. Black banks have clients with big bucks and have relationships with businesses that can donate to your shelter so don't hesitate to contact the black bank presidents and other officers if you don't have any resources at your shelter.

Living Conditions at Shelters

Don't expect the people who are running the shelter to be in a position to bring in resources because chances are they are overwhelmed with the number of people ending up there. Like you many of these workers will be doing what they can to keep their heads above water especially if they work for non-profits. People who work for non-profits make very little money and you don't know the conditions of their family members.

Because of the high number of people that are ending up homeless, no one shelter will be ran the same way. As a matter of fact some of the conditions in some of these shelters will be absolutely deplorable and that is why it will be important for the community to stay connected to what is happening in their neighborhoods. Some will have very little food, heat or water for drinking or personal hygiene. Personal hygiene will play a major role in people feeling like people again.

Women need to understand if you end up homeless with children, it is a good chance that the Department of Human Services will come in and take their kids to a group home. When males turn 18 they will have to live on the side of the shelter with grown men that are in a position to do whatever to these youths. This is why many families are choosing to live in their cars or on the streets rather than live in a shelter. So again being homeless is not going to be a picnic! So it should be your goal not to become homeless.

Community Action Plans:

When you see these shelters springing up in your neighborhood - volunteer to work with local neighborhood groups or ministries and adopt these shelters and help others.

Community groups can help you keep your dignity at these shelters. They can make sure that you have cots to sleep on instead of the cold concrete or wood floors, sufficient and clean bedding, enough food to eat, clean water for drinking and hygiene, a computer on site, phones to call relatives, free healthcare from volunteers in the community and counseling to get you back on track. So never stop reaching out to community groups if you end up in a shelter!

Also check out "**Cathy Harris Recession Survival Guide**" at <http://www.angelspress.com>.

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