

I Walked Out a Warrior

Carolyn Lomax

Downward Spiral

I am a self-employed hair stylist. In 2009, times were hard for everyone. I was losing income because my clients were low on income too. Because of the economic crisis, the value of my home had plummeted. But I was still paying inflated

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mortgage payments. I owed the bank more than twice as much as the real worth of the house. Many of us in my neighborhood were fighting to keep our homes. And then I lost one of my colleagues in a violent death. I felt

Finding Help

like I was in a downward spiral. I didn't know if I would be bankrupt or homeless or both.

I found out about City Life/Vida Urbana, an organization that fights for housing justice. They invited me to their Tuesday night meetings. At first, I thought, "I don't have time for another anything, especially another meeting!" I am a mother of ten, step-mother of six, and grandmother of eighteen. Two of my children have a disability, and someone wants

me to add something new to my plate!? But I decided the least I could do was attend one meeting.

When I arrived, I entered the room along with eight of my children. The room was filled; the hallway was packed. As I was trying to monitor the children, someone approached me. She said, "You can leave the children with me. We have other children and if you don't mind they can have pizza and juice while you listen in on the meeting." Caught off guard, I thought, "Someone wants to help with my children, and *this many*?" I released the children to the care of City Life supporting staff.

I found a seat and I noticed the friendly, family-like atmosphere. I heard stories of people

who were going through the same things I was. People introduced themselves, some crying, some scared and defeated. After each introduction, someone from City Life asked, "Are you willing to fight for your home?" And if the person answered yes, the whole room shouted back, "Then we'll fight with you."



The author (center) with two of her children at a protest in Boston, 2012.



Photo by Rebeca Oliveira, Jamaica Plain Gazette. Reprinted with permission. City Life/Vida Urbana protesters picket during an attempted eviction at Heather Gordon's home in Jamaica Plain.

Fighting for Myself and Others

On my first visit, I received exactly what I needed. First, I found a supportive group of people who would help me fight for my home. Second, I learned that even if you are facing foreclosure, you can still fight being evicted. And third, I found a community of people who not only supported me, but whom I could support as well. Since I have been a member of City Life, I have helped block people's evictions and I have worked to change housing laws so that they keep our communities intact. I am not just in a private struggle to save my home. I am in a much larger struggle for housing justice.

I began to feel less despair. I had walked in to that meeting feeling overwhelmed — so many tasks expected of me, so many children who depend on me — and feeling worried I would lose my home and let my family down. I thought I was too busy to go to a meeting, but City Life turned out to be my life preserver. They reactivated the activist in me and helped me realize I could fight back. I see my problems in the larger context. The economic crisis happened because of the greed of the big banks. It was not my fault! Understanding that took away my feelings of defeat and shame.

It is July 2012, I am still in my home, I still have my "underwater" mortgage, and I'm still trying to get the bank to negotiate with me to reduce the principal on my mortgage. But now I have the power of the people of City Life on my side. I am not alone.

Every Tuesday, I try my best to be present at the meeting. I learn about what others are going through, and I volunteer to help. Thanks to City Life for throwing me a lifeline of love and becoming my extended family. I walked in worried, and I walked out a warrior.

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Carolyn Lomax lives in Boston, MA. She is a member of City Life/ Vida Urbana <www.clvu.org>. Watch a 17-minute video about their work here: <www.pbs.org/moyers/journal/12182009/watch2.html>.

Underwater Mortgage?



A mortgage is underwater when the homeowner owes more on the loan than the home is worth. In 2009, more than 15.2 million mortgages—32.2% of all U.S. mortgages—were underwater. The states with the highest percentages of underwater mortgages are shown above.

What do you think? If the homeowner could afford monthly payments on the real value but is having trouble paying the inflated value, should the bank re-sell the home to the owner at the market price? Or should the bank evict the owner and sell it to someone else at market price?

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