



HOMELESS & HOUSING COALITION OF KENTUCKY

Settled into a cozy, 2-bedroom apartment in Louisville, preparing for Christmas with her 15-year-old daughter, an observer might be surprised at the obstacles Rebekah L. had to overcome to get there. Affordable housing in Louisville is notoriously difficult to find, but beyond the expected hurdle - namely a waitlist to get into a unit, which can take months, if not years – Rebekah encountered a slew of administrative roadblocks that would undoubtedly frustrate, deter, and in some cases, completely derail most folks' path to moving into affordable housing.

As it did so many others, the Covid 19 pandemic of 2020 waylaid Rebekah's day to day life. After years of working in computer programming – something she “just kind of wound up doing” after graduating with a degree in Fine Arts – Rebekah took a deep breath, followed her passion, and opened up a ceramics studio in her hometown of Louisville. The financial payoff was meager, Rebekah acknowledged, but the work was good for her mental state, and she was happy. Her customers and students became friends, and she was finally following her creative, professional dream. As Covid crept in and worsened, it became clear that the money she brought in was going to go from slim...to none. Her studio wasn't able to remain open, all classes and workshops she had scheduled were cancelled indefinitely, and she was living off of PUA funds. Eventually, Rebekah had to make the excruciating decision to close her studio. Heartbroken, rattled, and suddenly feeling unsure about every decision she'd made for herself in the past few years, she knew, if nothing else, going back to programming wasn't an option. The stress it had put on her had taken a long-term toll on her mental health, and she admitted that after the disarray of Covid taking over, she was in no place mentally to go back to a high-stress position. Rebekah, knowing it would take her off the eligibility list for PUA and UI, filed for Disability. She sang the praises of StopMyEviction.com, the Louisville-based organization that doled out rental assistance funding provided largely by CARES Act funds. “StopMyEviction genuinely saved my life. I don't know what I would have done or where I would have gone without it”.

In the summer of 2021, as she continued to wait for her turn to talk “to a human – any human” at the Disability offices concerning her determination and case, the windows to her apartment were shot out. “It was a bad neighborhood, anyway. Kind of rough. When the windows got shot out, it made my anxiety worse, my depression worse – I was scared all the time, and scared to have my daughter there.” Shortly after the July window shooting incident, Rebekah applied for another round of rent assistance as she continued to have her Disability case be put on hold. “I called Disability everyday. Sometimes twice a day. I sent in all the paperwork they asked for and nothing – I got no answers except “you should hear something soon”. It took longer than usual to hear back from her landlord about the rental assistance paperwork she needed from him – two weeks after contacting him, he finally responded, and said he had made the decision not to renew the leases of anyone who had to use the rental assistance funds. Stunned, Rebekah wasn't sure what to do next – or at all. She learned she had about 6 weeks to get out of the unit, and with no end in sight coming from her Disability application status, she wound up spending some time in the crisis care unit at a local hospital. “Everything was out of control. Everything was just bleak. I didn't see a way forward or out of any of it. I had nothing.”



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After she was released from the crisis unit, she went back to her apartment. She was able to pack up almost everything and move it to temporary storage, but she ran out of time and because she didn't repaint her teenage daughter's room back to a neutral shade, lost her entire deposit. "It was just a slap in the face after everything else. I had always been a good tenant – to keep my deposit was just as bad as throwing us out because we'd used the rental assistance program."

"I felt like I was lost. Everything was so scary, so dark."

With no other housing options, Rebekah moved herself and her daughter across the river to Indiana to stay in a spare bedroom at her aunt's house. Cramped quarters, yes, but "it was better than the streets". Never one to stand by, she got right to work reaching out to non-profit organizations and government Cabinets for help. "It was so hard to find resources, and when you did find them, it was so hard to get help", Rebekah recounted. "The City told me to sign up for Section 8 or try Wellspring. Wellspring sent me back to the City. International told me there was simply no help available. It was a huge runaround, one place sending me off to the next. Section 8 can take 2 years sometimes to get an available unit, and that's if you stay on the list and they don't forget about you or your file gets buried." Trying to think outside the box, Rebekah posted on the popular site Nextdoor that she was looking for an affordable unit. A person working with Volunteers of America reached out to her from the post, and told her to reach back out to the City and ask to go through the Common Assessment (a tool used to determine need and severity of homeless situations). Doing as was suggested, the City again told her no, and to sign up for Section 8. Checking back in from VOA, the staff member reached out to Rebekah to see how the process was going. When Rebekah explained the battery of tasks and calls she'd been through, the VOA staffer suggested trying Phoenix Hill Center, a medical clinic for homeless people in Louisville that offers wraparound services and case management, as well. The case worker there told Rebekah that "if you aren't living in a shelter, you can't get homeless assistance from us, and if you aren't living in your car or on the street, we can't put you in a shelter."

"There's no provision for homelessness. No prevention for it."

In our interview, Rebekah explained emotionally "my daughter is 15 years old. I didn't want to put her in a shelter...I couldn't." Phoenix Hill Center put Rebekah on the waitlist for subsidized housing with the acknowledgment that there was a six-month to two-year wait time, and nothing would be instant. Adopting a 'squeaky wheel gets the grease' mindset, and knowing how lost one can become in the affordable/public housing systems, she set out to be in contact with the local housing authority offices. "I called every day. I called before lunch, and sometimes after lunch, too. I stayed on top of it, it was like a full-time job."

For months, Rebekah kept calling. One day, expecting the same "no, not yet" response, she was shocked when the receptionist at the desk paused, clicked some keys, and, sounding surprised herself, answered "actually, yes – we have a 2 bedroom about to be open, and you're eligible for it". In what seemed like a fever dream, Rebekah drove straight to the office and filled out the required paperwork sitting in the parking lot in her car. Office staff told her it would be ready in a month – Rebekah's mind, bruised by the



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protracted waiting and let downs thus far – raced. “Maybe I should just trade in my car and get a van to live in. Find a tiny piece of land and get a tent”, chuckling softly at the latter.

A few days later, she got a call to come back and complete more paperwork, some of it duplicates of what she’d completed before. They also needed to do a full background check, and call references. “Honestly, it feels like they make it hard on people on purpose”, Rebekah mused. “The only way I have made progress . . . is by not taking no for an answer.”

“It’s coming together, but it’s taking all my energy.”

At the time of our initial interview, a Monday, the apartment complex manager – the only person standing between Rebekah, her daughter, and home of their own – was leaving for vacation on Friday. The apartment was ready, but the background check and reference contacts – despite being submitted weeks earlier – still weren’t complete. The impending vacation made it even scarier. “You know how people get in a hurry and get distracted when it’s time to be off work for a while? In my heart I knew it wouldn’t work out. I just knew it. I was defeated already.” Rebekah, ever pro-active, stayed on top of it, even while the apartment manager lobbed concerns – many unfounded – like “am I going to get bad references?”, and “you know you can’t live dirty, right?” Racing the clock, Rebekah stayed calm, answered questions, filled out more paperwork, took a deep breath, kept her mind open...and waited.

“Can we schedule a little later? I am late for an appointment, and need to unpack tonight” read a text sent just before Thanksgiving. Through her perseverance, calm nature, and hard work, Rebekah’s apartment came through. She and her daughter collected their belongings from the storage unit on a warm November day, and began the move-in. “I won’t know how to act, not having to worry about it anymore”, Rebekah joked.

Not one to be selfish, or forget the plights of others, she added gently “this isn’t just a me problem. It never was. It’s systemic. It’s systemic issues that keep people like me and like a lot of others in poverty, and then make it impossible to get out.”

Since the move in, Rebekah has been able to stay on top of weekly therapy sessions for her anxiety, keep other appointments, and begin to rebuild her life after a chaotic couple of years. “All of my stuff is under one roof again – I am so glad to have my own space!” read another text, followed by a string of rosy cheeked, smiling emojis. “It is so good to be in my own space”, Rebekah said. “I can get better. Be better. Do better. All because we have a place to live.”