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Foreclosures can make you sick, report says

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As Dianne Huntsberry was losing her home last year, the result of a financing scam, she also wound up in the hospital - twice - for what seemed like heart problems.

"I thought I was having a heart attack - I didn't know what was going on," said Huntsberry, 51, who said an unlicensed broker convinced her to put his name on the deed of her Oakland home in exchange for a low rate, but then took the equity and signed the home over to a bank.

Huntsberry's heart palpitations turned out to be an anxiety attack, which she attributed to the foreclosure. She was put on medication for high blood pressure and stress. Today, nearly a year later, she still struggles with health issues: weight gain, canker sores, skin problems, acid reflux and insomnia.

A report released Wednesday found foreclosures have not only economic consequences, but create health problems for the people and families involved - and those effects can ripple throughout a community.

In a survey of nearly 400 residents in two Oakland neighborhoods particularly hard hit by the foreclosure crisis, the Alameda County Public Health Department and Causa Justa/Just Cause, a housing rights group, teamed up to look at how people undergoing foreclosure experience higher levels of stress and increased medical problems. Tenants living in buildings in foreclosure have similar problems.

More health troubles

The research builds on work already conducted by Alameda County health officials showing that areas with the highest rates of foreclosures, such as the East and West Oakland neighborhoods surveyed in the report, already have life expectancies about 10 years less than other parts of Alameda County due to various social and economic factors, including high unemployment and crime rates.



Foreclosures exacerbate the health problems.

The report "really highlights much of what we know about communities that are already overburdened by poor health outcomes," said Sandra Witt, deputy director of the Alameda County Public Health Department.

According to the report, which was funded by the California Endowment, a private foundation promoting health care, 1 in 4 Oakland property owners received a notice of default on their mortgage, signaling the start of foreclosure proceedings.

The survey found that residents who are going through foreclosure or recently lost their homes were more than twice as likely to say that their mental and physical health had worsened over the past two years than those not going through foreclosure. Those residents were also twice as likely to report stress, depression or anxiety over the past month.

Residents in the two Oakland neighborhoods reported increased crime levels, with vacant properties serving as magnets for illegal activity. Adding to the strain, foreclosures disrupted social connections as neighbors moved out, a problem that can be particularly difficult on children who may have to change schools.

"This kind of financial distress leads to intense levels of stress, which, in turn, makes it not at all surprising to find people who are suffering emotional and, in some cases, physical consequences," said Paul Leonard, director of the California office of the Center for Responsible Lending, a consumer advocacy group.

Leonard said the report documents the kinds of impacts that health and housing experts hear about anecdotally. "This provides some really concrete evidence that foreclosures have many different kinds of negative impacts on borrowers and communities," he said.

Health problems are not limited to property owners, but extend to tenants who may not even know the property is in peril until they receive notice that their utilities will be shut off or when bank agents contact them.

200,000 displaced

About 37 percent of the foreclosed units in California were occupied by renters in 2009, which means that about 200,000 residents were displaced, according to a May report by Tenants Together, a statewide renters' rights organization based in San Francisco.

"When people think of the foreclosure crisis, they tend to think of the homeowners," said Gabe Treves, program coordinator with the group. He added that foreclosures cause tenants stress and often force them to live in substandard conditions.

"Tenants are absolutely the innocent victims of the foreclosure crisis," he said.

After she lost her home, Huntsberry, who works in security at a state health lab in Richmond, moved into an Oakland apartment that's about a fifth of the size of the home she owned for 13 years. She said she still wakes up in the wee hours of the morning and often turns to prayer.

"I've just been robbed of everything, and I have nothing to show for it," she said.

In sickness and in foreclosure

Last summer, representatives from Causa Justa/Just Cause interviewed 388 residents in East and West Oakland, two of the harder-hit neighborhoods, to investigate the impact of the foreclosures on health. Here are some of the findings:

- Residents going through foreclosure or those who had recently lost their homes were twice as likely as others to say their mental and physical health had become worse over the past two years.
- More than 3 in 10 foreclosed residents reported forgoing medical care due to money concerns.
- 31 percent of tenants in foreclosed buildings said they were living with mold, rodents, cockroaches or other unhealthy conditions.

Read the report: The Alameda County Public Health Department will post the report, "Rebuilding Neighborhoods, Restoring Health," this afternoon at www.acphd.org.

Source: Alameda County Public Health Department; Causa Justa/Just Cause

Help for tenants

Tenants in foreclosed properties can contact Tenants Together at tenantstogether.org or by calling the group's hot line at (888) 495-8020.

E-mail Victoria Colliver at vcolliver@sfchronicle.com.

<http://sfgate.com/cgi-bin/article.cgi?f=/c/a/2010/09/02/MN891F6B62.DTL>

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