

**The  
BLACK  
C o M M e n t a t o r**  
Commentary, analysis and investigations  
on issues affecting African Americans  
www.blackcommentator.com

**April 30, 2009 - Issue 322**

[Contents of Issue Menu](#)

Click Here

[Home](#)

**Another abandoned house... which was a home  
African World  
By Bill Fletcher, Jr.  
BlackCommentator.com Executive Editor**

Click on the back button of your browser to return to non printer friendly page of this article

[Click here](#) to get helpful hints for viewing and printing this printer friendly plain text page

It is one thing to notice that a house under construction has been abandoned by the contractor who was to be building it. That happened in my neighborhood (and actually many other neighborhoods) more than a year ago, making it very clear that something was going wrong in the economy. It is another thing to notice that a house has been abandoned by the people who were living there.

My wife and I were on our morning walk the other week. I suddenly did a double take after noticing that a house that usually had several cars sitting in front of it looked, somehow, different. I stopped and took a closer look. Not only were the cars gone but so were the people.

How do you know when a house has been abandoned? How do you know that it was just not sold...suddenly? Perhaps it is that the blinds are not completely closed. Perhaps it is that you can see that things were not pulled together, as if the residents exited quickly. Perhaps it is that the sense of love that people often bring to their homes is absent. I am not sure, but it was obvious that the house had been abandoned.

This was not the first house in my area to be abandoned. Several years ago before the collapse of the housing bubble a family living directly behind my house suddenly vacated their home. I found out some of the details a few months later when a realtor was selling the house. The family had simply moved out, stopped making payments, and for all intents and purposes, disappeared. Since that time houses in my neighborhood have gone on the market, sitting there with their "For Sale" signs for months before being sold, if they were sold at all.

But then there is this abandoned house on the nearby block.

We do not know much about the family that lived there. The woman of the house was

a nurse, we know that. There were several people living there. We are not sure where they were from, perhaps African immigrants, we could not tell. They were not particularly friendly, keeping to themselves, barely acknowledging us when we would walk by.

Now they are gone, and their disappearance is a reminder that there is no area in this country that is immune from the blight of home foreclosures. Why individual families have lost their homes depends on particular circumstances. Why millions of people have lost their homes has to do with the schemes conducted by banks and lending institutions to force misleading loans on families that wanted to be part of the "American Dream." In a country that does such a pitiful job at economic education, few everyday people really "got" that the housing bubble could not last and that accepting a variable rate mortgage (regardless of what it was called) was a terrible deal, one that ran contrary to the actual interests of workers in a capitalist system.

Nevertheless, millions were sold a bill of goods, along with their variable rate mortgages, whether subprime or prime. Money that financial institutions could not figure out what to do with was lent out in curious ways to people who simply wanted a piece of the rock. Most of these individuals and families are hardworking people who had and have every intention of paying their loans back. But the reality of an economic environment in which the declining living standard for the average working person caught up with them, almost like a plague out of a science fiction novel, became overwhelming.

So, the house in my neighborhood is abandoned. The family is gone. Have they joined the ranks of the increasing numbers of homeless families or did they find a place somewhere to live? I will probably never know the answer. What I do know is that unless something is done and the lending institutions are compelled to renegotiate loans and provide relief for working people who simply seek a place to live, the house in my neighborhood will not be the last to be abandoned.

[Click here to comment on any article in this issue or see what others are saying in the](#)


**The BlackCommentator Readers' Corner Blog**

**BlackCommentator.com** Executive Editor, Bill Fletcher, Jr., is a Senior Scholar with the [Institute for Policy Studies](#), the immediate past president of [TransAfrica Forum](#) and co-author of, [Solidarity Divided: The Crisis in Organized Labor and a New Path toward Social Justice](#) (University of California Press), which examines the crisis of organized labor in the USA. Click [here](#) to contact Mr. Fletcher.

[Contents of Issue Menu](#)  
Click Here

[Home](#)

Click Here To  
CONTRIBUTE TO  NOW

Click Here To  
CONTACT 

Your comments are always welcome.

**e-Mail re-print notice**

If you send us an e-Mail message we may publish all or part of it, unless you tell us it is not for publication. You may also request that we withhold your name.

Thank you very much for your readership.

Website Design and Hosting provided by



Copyright © 2002-2009  
www.BlackCommentator.com  
All Rights Reserved