

May 3, 1988

## Homeless, Not Helpless in Philadelphia

By WILLIAM K. STEVENS, SPECIAL TO THE NEW YORK TIMES

LEAD: To say that Edith Morris was happy would be putting it mildly. After nearly five months of living in a public shelter for the homeless, the 28-year-old mother and her two daughters had a permanent home again: a bright, airy, six-room row house in a pleasant neighborhood in the Olney section of northeastern

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"Homeless, not helpless," said the badge she wore as a token of her achievement, and the city's.

"That's my slogan from now on," she said with a wide smile the other day.

It is also the slogan of what appears to be one of the country's more unusual and comprehensive new efforts to move homeless families, of which there are about 1,000 in Philadelphia, out of temporary shelters and into permanent housing. More than that, the program seeks at the same time to educate, train and put the homeless back on their feet as wage-earning, taxpaying citizens. An Unusual Partnership

To be eligible to move into the program's renovated houses, a family must pay 30 percent of its income in rent, must actively search for a job or undergo job training, and must be a compatible neighbor. The group that administers the program, Dignity Housing Inc., has set up a social-services program to offer practical help along these lines.

What makes the program stand out further is that the homeless are running it themselves in partnership with the city and Federal governments, which are footing the bill and providing the houses.

"I haven't come across this total combination of elements" anywhere else, said James W. Stimpson, a deputy assistant secretary of Housing and Urban Development in Washington whose job is to pay special attention to the homeless. In particular, he said, the central role played by an association of homeless people and its cooperation with the city and with H.U.D. is "a very distinctive feature."

Ms. Morris's new home in a rehabilitated building is one of the program's first; Dignity's objective is open other such homes at a rate of 25 or 30 a month until the problem is solved. Neighbors Are Worried

While the program has stimulated high hopes, getting even to this starting point has been anything but easy. The association of the homeless, which calls itself a union and collects dues, has filed lawsuits and resorted to sit-ins by squatters to force action.

As Ms. Morris was expressing her happiness and pledging to be a good neighbor at a presentation ceremony on the porch of her new house last month, some of her new neighbors expressed fears that her presence would be disruptive and would touch off a neighborhood decline. There have been reports of a bomb threat against the house, and it is being watched by the police.

Neighborhood opposition elsewhere in the city has prompted some City Council members to delay the program in their districts. An unrelated wrangle over the new city budget, which by law must be resolved by May 31, is causing still other delays. And despite the ceremony at which Ms. Morris and four other families accepted the first five houses, they have yet to move in because of a delay in executing the leases. They are expected to move in this week.

The situation is a case study in the cross-currents and complexities that so often make it so difficult to take bold action on urban problems. Families Are Beneficiaries

"To deal with the start and stop and the bureaucracy in city government is just killing," said Chris Sprowal, who lost his job, wife and home in 1982, lived on the streets for 14 months and recovered to form the Philadelphia/Delaware Valley Union of the Homeless. Still, he said, "I have no doubt in my mind that in the end, it'll be done."

The program is aimed at families rather than single persons. In Philadelphia, according to city estimates, families make up as much as a third of a homeless population estimated at 15,000.

Typically, the beneficiaries are said to be people who find that rising costs have priced them out of decent housing even when they recover from the crisis that drove them from their homes in the first place. Edith Morris is in that category, having lost her job as the assistant manager of a convenience store.

"I couldn't keep up with my bills, couldn't pay my mortgage, and of course, when you don't pay the mortgage, they take your house," she said. She and her children, 10-year-old Kisha and 7-year-old Jessica, have been living since then in the public shelter, on welfare.

Now that she will have a home she is beginning to turn her situation around. With Dignity Housing's help, she has decided to attend community college to study bookkeeping and accounting. Screening of Applicants

This emphasis on employment is a key to the Dignity program.

"This is not just another giveaway program," Mr. Sprowal said. "What we're saying is that you've got to earn it. We're telling them: 'You're going to have to work. You're going to have to be a good neighbor. You've got to belong to the P.T.A. if you've got kids.' "

Dignity Housing screens applicants for the homes. It selects the neighborhoods, too, to make sure that they are stable and can thereby promote family stability as well.

The homes themselves, which are scattered across the city, come from the Housing and Urban Development Department's inventory of houses acquired through defaults on Government-held mortgages. The city has pledged \$11 million, \$9 million of it through a completed bond issue, to buy and renovate the first 200 houses, which contain 315 dwelling units, and to support Dignity Housing's operations.

Earlier this month, in an effort to force H.U.D. to turn over more homes for rehabilitation, the union of the homeless sent squatters to occupy a vacant, federally owned dwelling in Northeast Philadelphia. Alarmed neighbors protested, and the situation was turning ugly until James White, the city's Managing Director, stepped in and arranged a meeting between H.U.D. and the union. 'We're Still Very Leery'

Out of the meetings came a plan for expanding the program. Under a new provision of the Federal housing law that allows rent subsidies for the poor to be assigned to whoever occupies a specific house rather than to a specific family wherever it lives, H.U.D. is to extend such subsidies to all Dignity Housing properties.

This, according to Edward Schwartz, the city's housing director, will free millions of dollars in city money that will go into a revolving fund, which will be used to acquire more houses in the future.

The sit-in by squatters that led to this solution, however, appeared to bring sensitivities across the city to the surface. And so the people in Edith Morris' new neighborhood are apprehensive.

Jeanne Henry, the neighborhood association block captain on Ms. Morris's block spoke for many of her neighbors this week: "We're still very leery. But I'm willing to give her a chance."