



PHOTO BY PAUL DUNN

Benito Santiago, 63, is fighting eviction from the apartment he's had for 37 years on the basis that the landlord's action amounts to elder abuse.

ELDER PROFILE

Filipino senior fights Ellis Act as elder abuse

By Vivian Zalvidea Araullo

BENITO SANTIAGO, 63, stands in the kitchen of his third-floor walkup apartment on Duboce Street, pointing at faded photographs, tourist spot magnets and souvenir programs of dance parties; his life's memorabilia on display on his refrigerator door. In one of the photos is a smiling, youthful, carefree version of Santiago.

Frail and still looking young, Santiago chose to live the life of a struggling artist. He never married or had children. "I didn't have enough money in a bank account," he said, eyes downcast as he recalls lost loves. "And the ladies, they saw through that."

Santiago, a Filipino American, is a ballroom dance instructor, a drummer and a music instructor for special-needs children. He's held many odd jobs through the years, hustling for gigs that came and went, making just enough to cover the monthly rent of \$573.40 and buy food. The one constant in his life for the past 37 years is his one-bedroom apartment.

"I thought I was going to just live here and retire here, take time to catch up on reading, listen to albums," Santiago said.

Around last Thanksgiving, he came home to a notice posted on his door. The new owners of his building were evicting him, and offered to buy him out for \$20,000.

"If I didn't take the offer in that first week, then all bets were off," he said, summarizing the eviction notice. In panic, Santiago started giving away his things to friends.

Every room in his apartment is now filled with boxes of his life's stuff — vinyl records, books, ties, hats, musical instruments. Another tenant in the building told Santiago that he was not leaving, that he would fight the eviction. That woke Santiago up.

"Twenty thousand dollars is not going to last. Across the street, a one bedroom is (renting out for) \$4,000," he said.

A U.S. Census Bureau report released last year shows that San Francisco now has the highest median rent in the nation, pushed up by the arrival of new, well-off residents from the tech industry.

Lawyers and seniors advocates told Santiago that as an elder, he could get a reprieve and continue to live in his home until December. "What comes after, I see a big question mark," he said.

Santiago stoically goes down his short list of options. Relatives do not have room for him. He's putting in bids for low-income housing. He's hoping a Catholic-run retirement home for

impoverished seniors, St. Anne's Little Sisters of the Poor, will take him. He's even thought of enrolling in a gym that operates 24 hours, seven days a week—because that would be a roof over his head.

"At least, there's a shower there, and I could stay clean," he said.

Santiago has weathered tough times. Once he lived in a janitor's closet, trading that sleeping space for doing odd office jobs. Poverty and hardship are nothing new to him.

It's only when he talks of the other elderly San Franciscans who've been evicted that his voice shakes with grief. Santiago's eyes fill with tears as he recalls the story of an elderly woman who eventually died in the streets, homeless, after she was evicted in 1994.

"She could have been a mother or a grandmother," Santiago said. "My wishful thinking is for these (real estate) speculators to have a conscience. They may have a lot of money, but how do they feel when a mother or grandmother is out on the streets?"

Santiago stops. He's unable to speak for a few minutes. He silently cries for the poor, the elderly, the disabled and the families who, like him, face an uncertain future in a city that has no more room for them, even if they've known no other home but San Francisco.

His mind wanders to memories of his childhood. "As a Filipino child and teen-ager growing up in San Francisco, I was always the youngest, the runt in the group," Santiago recalled. Whenever confronted by bullies, he would let the bigger boys do the fighting, while he ran away.

"Now, I'm too old to run. I have to stand my ground and take whatever political and economic blows they can throw," he said. Santiago has become part of a protest movement to amend the Ellis Act, the law that allows landlords to evict tenants to sell the rental apartments as condo units. He is also one of several evicted seniors who filed criminal complaints of elder abuse against their landlords at the district attorney's office in early February. The seniors say evicting them endangers and inflicts physical and emotional harm on them, a violation of California Penal Code 368, which protects elders and dependent adults.

"I'll stay here, meeting the challenge instead of turning around and exiting. It's not just for me. I'm doing this for seniors and those with disabilities," he said. Santiago says he's finally learning to stand up to his bullies. ■

Vivian Zalvidea Araullo is a New America Media contributor and Inquirer.net freelance reporter.

SPECIAL REPORT

Old, poor, lonely — an alarming portrait of seniors who live in SROs

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trast, rent in public housing is no more than 30% of a resident's adjusted gross income. Moreover, it has private security officers and agreements for community policing, and screens housing applicants for felonies.

The report's portrait of SRO seniors is painted variously by loneliness, poverty, fear (of wandering outsiders), mental and physical illnesses, addictions and bad diet.

Seventy-one percent of seniors in SROs live alone. Data suggest that half have never been married and another third are divorced, separated or widowed.

Seniors living alone in SROs are "more likely to enter institutions than those who live with family in safe housing," the study says. Seniors want to stay in SROs because it's home for most, and the city wants them there, too. It's San Francisco official policy to support seniors to "age in place." Just from a fiscal standpoint, that makes sense. If a senior can be maintained in an SRO instead of a bed at Laguna Honda Hospital for, say, five years, it saves the city's general fund \$300,305, Fribourg figures.

Fribourg used "notions and stereotypes held by some service providers" to describe how the privately owned SROs compared with the nonprofits. The private owners didn't come off very well: no on-site support, often no rules or leases, residents stayed only briefly, rents were more expensive, and there were more incidents of prostitution, drug dealing, break-ins, violence, noise and unhygienic bathrooms.

But city-leased, nonprofit SROs offered: on-site managers, rules and security, good maintenance, base of stable residents and sense of community. But they are hard places to get into.

The 2010 study documented problems that seniors and people with disabilities face in SROs. The 85-page survey

of 151 residents, with recommendations based on their responses, was conducted by: Central City SRO Collaborative, Senior Action Network, Mission SRO Collaborative and SRO Families United Collaborative.

The profile that emerged is about as far as can be imagined from the average San Franciscan's life in an apartment or condominium.

"About one-third or more of survey respondents said their hotel had a problem with bedbugs, other infestations, visitor policy violations, electrical problems, unsanitary bathrooms, and harassment/disrespect," the survey said. "One-fifth of respondents also cited problems with heat, plumbing, personal safety, fire safety, and maintenance and repairs."

"More than half (53%) had no access to a kitchen in their building, and 18% of respondents said they skip meals due to lack of resources or facilities."

"Physical accessibility was a common problem reported by residents. Only half of survey respondents said their hotel had a consistently working elevator. Many cited concerns about falling on the stairs and in the shower. Less than half of survey respondents reported having grab bars in their bathrooms."

The report, which delineated the Tenderloin as bounded by Geary, Market, Powell and Van Ness, has 8,616 units in its 208 SROs, the majority privately owned. Fifty-six of the 151 respondents were from the Tenderloin.

Despite the plethora of downsides they cited, 21% of the respondents said they intended to remain in their SRO; 44% had no idea how long they planned to stay and the rest had varying estimates. Even so, 58% had been living in their SRO from four to 21 or more years.

The study made 17 recommendations for minimum standards, including no city

referrals into infested units; contract compliance with nonprofit and private SROs and efficient enforcement of rules with timely consequences. It called for grab bars in bathrooms, working telephone jacks, desk clerks in all SROs and a curriculum for training them, dependable elevators, access to nutritious food, access to supportive services and better disaster planning.

Long-term goals were community-builders: tenant councils with no management reps present; individual locking mailboxes, wellness checks ("I'm OK" door hangers), end-of-life planning, on-site staff that handles maintenance and janitorial.

The city responded a year ago to the plea for bathroom grab bars and made them mandatory in SROs. The enhancement had a nice carrot. An SRO respondent

with paperwork within 60 days of the April 4 ordinance date got the Department of Building Inspection permit fee waived, worth an average of \$310. The 161 that responded saved \$50,000 in fees.

By Sept. 4, 2013, all SROs were to have them.

Also answered last year was the call for phone jacks in every room, an ordinance passed by the Board of Supervisors.

"We're trying to hit (the recommendations) in small chunks," said Tony Robles, housing director for Senior Disability Action, who worked on the study. "It's a fight against isolation. Next we're working on elevator maintenance. That's a big one. We had (an example of) a woman with a wheelchair in her room three weeks with no elevator service. Food security will be coming up soon, too." ■

Take down an SRO and pay a stiff price

CPMC's bill: \$2.6 million

The great protection of the 500 or so SROs as a stable housing resource for the needy is Chapter 41 of the City Administrative Code, written largely by Rosemary Bosque of the Department of Building Inspection 35 years ago. Chapter 41 has many safeguards against conversion.

"There are only one or two conversion requests a year and many steps to go through and fees to pay," Bosque said in an interview. "The ordinance is very assertive."

But sometimes it happens and a developer then must put the same number

of rooms being lost into another building, construct the same amount in a new building, pay the city a fee, or a combination of these.

In the works now is the California Pacific Medical Center hospital project on Van Ness Avenue that is knocking out two SRO buildings with a total of 14 units. CPMC is paying the city \$2,684,800, according to Bosque, who reviewed the plan. The Real Estate Department is processing the deal. ■

— Tom Carter

ELDER PROFILE

Elderly Chinese couple living golden years in SROs

By Summer Chiang

XUE XIAN MI never thought she and her husband would spend their golden years living apart in two separate SRO hotels in the Tenderloin.

Mi, 74, an immigrant from China, lives in the Antonia Manor. Her husband, Yu Tan Wang, 83, lives in the Alexander a block away. Mi and Wang are well-educated and had decent jobs in their hometown of Tianjin, China, where she worked at a trading company and he was at one of the nation's largest steel makers.

The couple decided to move to America when Mi was in her 50s to reunite with their youngest daughter, who had studied in Boston and now works in the Bay Area as a financial analyst. (They also have an older daughter in China.) They had dreamed of spending their retirement years in California, a place that had captured their imagination.

Resettled in Fremont with their daughter, Mi and Wang were happy at first. Then things changed. At 75, Wang was diagnosed with early symptoms of Alzheimer's disease. The couple soon realized they were becoming a burden on their daughter. She did not have time to care for them, and was unable to provide financial support after losing much of her savings in the stock market.

The couple set out to look for a place of their own, including assisted-living facilities, but they could not afford most of the places they saw. Through the Chinese community, they learned about affordable-housing options in the central city of San Francisco. They were told that certain SROs were staffed with case managers who provided assistance as needed.

Mi and Wang wanted to find a one-bedroom apartment, but few SROs offered this option.

After a two-year wait, Wang's applica-



PHOTO BY PAUL DUNN

Xue Xian Mi, 74, has lived at Antonia Manor since 2009 while her husband, Yu Tan Wang, 83, is in a separate SRO, The Alexander Hotel. She cares for him around-the-clock, and her only respite is when he goes to an adult day health center.

tion was accepted at the Alexander Residence in 2007. The Alexander receives federal subsidies to house mostly seniors, who pay no more than 30% of their income for rent. In 2009, a slot opened up for Mi at the Antonia Manor, which exclusively houses recipients of federal Section 8 rental assistance. Between those two years, Mi lived in Fremont with her daughter, but frequently commuted into the city

to see her husband.

Mi and Wang's SROs provide different amenities and services, although both are operated by the nonprofit Tenderloin Neighborhood Development Corp. Mi's hotel has a social worker, bilingual Chinese and English. Wang's building is in the process of hiring one to assist residents.

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PHOTO BY PAUL DUNN

Brenda Washington, 64, gets \$1,015 monthly from SSI to pay her bills.

ELDER PROFILE

Elderly and poor, living alone with depression

By Viji Sundaram

SOMEHOW, THE DOZEN or so hats piled atop Brenda Washington's wardrobe and those hanging from hooks on her apartment walls initially draw a visitor's gaze away from all the other items that clutter her 8-by-10-foot room. The profusion of hats, some rather fancy, are unexpected in the room of someone in dire straits. Washington's closet is crammed with clothes. "I paid a lot for some of them, like my London Fog," she says of a coat. "I dress for success. Is there anything wrong with that?"

But such signs of better times are few for Washington, 64, who says she hates living alone in her room on the third floor of the Raman Hotel, an 80-unit building, with shared hallway bathrooms.

POVERTY IS COMMON

Washington's situation of living poor and alone is becoming increasingly common throughout the nation. Senior poverty is not only on the rise, but, according to a 2013 report by the nonpartisan Employee Benefits Research Institute, "Blacks, Hispanics, and single women face a higher poverty rate than other seniors." The 65-plus poverty rate for Latinos was 29% and for blacks about 25% in 2009, triple the level for whites, says the study.

Recently, the ordinary challenges of solo living hit Washington when she got the flu. For nearly a week she had difficulty keeping her food down. She could barely get out of bed even to go to the bathroom, let alone to the nearby drugstore for medicine, she said.

Washington said she couldn't call the front desk or the SRO's case managers and social workers on the first floor because someone she had trusted stole her cell phone.

Her cramped room, its twin bed covered by a faded comforter, a mini-refrigerator with a bungee cord securing its door — "to keep it from opening" — has been Washington's home since things turned hard in 2010.

Washington never dreamed she would one day live alone and poor. Although she was raised with 10 siblings in Bayview-Hunters Point, her mother made sure the kids never went to bed hungry.

Using her high school diploma and computer skills she had picked up studying at City College to snag jobs, Washington first worked as a clerk at the Bechtel Corp. payroll department and then as substitute teacher for the San Francisco Unified School District. She also worked as a construction worker for a few years.

"I moved as high as I could in the work world," Washington says, tearing

up as she recounts her earlier life and four failed marriages, since her first at age 18.

DOMESTIC ABUSE

Domestic violence has followed her since 1968, when she lost her 5½-month-old fetus following a dispute with her first husband.

The loss triggered depression that plagued her for years, but wasn't diagnosed until a dozen years ago, which enabled her to go on Medicare for seniors and people with disabilities.

She also has had Medi-Cal for as long as she can remember. Washington said currently she is waiting for her doctor to refer her to a mental health provider so she can resume taking medication and therapy for her depression.

In 2010, she fled her Vallejo home of 12 years to escape her abusive marriage. Returning to her childhood stomping grounds in Bayview-Hunters Point, she lived in her car for months, always parking in front of the Southeast Health Center, which felt familiar and secure.

But the city towed her car away when she couldn't renew the registration after it failed the smog test.

Washington's clinical depression qualifies her for Social Security Disability Insurance (SSDI), amounting to \$1,015 per month. That enabled her to move into the SRO, which she rents for \$309 a month.

Washington says that aside from her rent, her grocery bills, cell phone service (\$60), dental insurance (\$60), and medications (about \$15) eat up a good part of her monthly income.

Alcohol soaks up the rest, she says, acknowledging that she has been an alcoholic for years.

For now, Washington is making the best of life in her tiny room. A small television sits on a nightstand piled with assorted canned foods, a carton of eggs, pots, pans and a bottle of Folgers instant coffee. Cleaning supplies in a plastic container are on the floor by a tiny sink in one corner of the room.

A microwave, crockpot and toaster oven allow Washington to prepare meals. Her favorite? "Gumbo with crab meat, chicken, sausage, celery, onion and garlic," she replies quickly. "Oh, and I like egg omelets, too."

Washington holds out hope someday of moving on to a decent apartment. "It doesn't have to be big," she says. "I just want to have my own bedroom, my own bathroom and my own kitchen. And it would be nice if the apartment had a balcony with a view." ■

Viji Sundaram is health editor of New America Media.