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Squatting for survival in Philadelphia: What it's like to live in a 'takeover house'

Max Marin

19-24 minutes

Ivette's house in West Philadelphia felt like a divine gift after a lifetime of struggle.

On a warm April evening, the scent of vanilla candles wafted through her living room, mixing with the spicy smell of the hot arroz con gandules in the kitchen. Ivette dished up a plate for her 13-year-old daughter, while the family cat purred for attention on the couch.

"I haven't felt peace in my life in so long," Ivette said, "and I'm at peace. My daughter's at peace."

The 46-year-old mother lives on Social Security income as the result of an injured back. She has moved from apartment to apartment at least once every year of her daughter's short life. Utility shutoffs, breaks-ins, evictions — they've experienced hell and back with housing.

Here, life feels calm. "I don't have to worry about people coming in and out, or being in basements."

Several miles away in North Philadelphia, Jackie and her 11-year-old son felt a similar relief when they moved to their rowhouse six months ago. Their last spot: the basement room in a church parsonage.

Jackie now holds down a steady job and is saving money. “This is a stepping stone,” she said. “I’ve got peace of mind now.”

Ivette and Jackie share much in common. They’re single mothers. They’re trying to give their kids better childhoods than they had. And in recent months, their economically fragile lives have been stabilized by newfound housing.

But that stability is tenuous, because neither woman technically has a legal right to her home.

They’re squatting in vacant properties, foreclosed on years ago.

Across various cultural backdrops, squatting has existed as a survival tactic in Philadelphia and other major U.S. cities for decades — an often quiet tool used by many people navigating a nationwide housing crisis. As early as the 1980s, even city lawmakers championed the act of illegally taking up residence as a way to combat the intertwined social ills of homelessness, vacancy and lack of affordable housing.

Little data is available on how many people engage in squatting, or how often. But interviews with over a dozen housing activists, scholars, social workers, city officials and people doing it themselves suggest the practice has become more widespread in recent years — especially during the pandemic.

tuttleman foundation

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Some advocates estimate hundreds of people are illegally occupying properties in Philadelphia to survive. Despite its risks, scholars say it's a common alternative for impoverished people who face eviction and long wait lists for affordable or publicly subsidized housing, just like doubling up with relatives, or staying in an emergency homeless shelter.

It's an option uniquely available in places like Philadelphia, Detroit and Baltimore, which have the highest number of vacant properties among big U.S. cities. An estimated 12,000 properties sit vacant in Philly — about 42,000 when you include vacant lots — while less than 6,000 people are experiencing homelessness, according to the most recent city count.

Beyond its survivalist function, squatting has long been used as a vehicle for political protest across the U.S. and Europe, from West Berlin and London to New York City to Philadelphia. Over the last four decades, local housing takeovers forced the government to relinquish vacant public properties into community trusts. Activists in Philly today help facilitate what some call "takeover houses." Some of these garnered public attention last summer in tandem with the protest encampment on the Ben Franklin Parkway, which resulted in another settlement to provide housing.

Alexander Vasudevan, an associate professor of geography at the University of Oxford who studies squatting movements, says squatting-driven settlements are often tenuous. Despite its long history, he said, squatting remains a largely criminalized and misunderstood response to the global housing crisis.

"We should not lose sight of the fact that many people turn to squatting as a necessity in a world where housing is increasingly seen as a commodity," Vasudevan said.

Some in government argue illegal utility setups and potentially unsafe structures pose a threat to the dweller and neighbors. Other

officials believe squatting has become a mostly predatory practice, one that upends homeowner's lives with lengthy court battles.

But for people like Jackie and Ivette, who asked to have their last names withheld for to avoid legal repercussions, their well-kept homes feel indistinguishable from other dwellings across the city.

Squatting affords them time to save money, they say, and to rebuild credit scores so they can rent or buy elsewhere. It's dignified compared to life in the shelters, and safer than living on the streets — or even some rental properties, they say.

"If I didn't think that I was safe, I wouldn't bring my daughter in here," Ivette said.

On most days, the biggest fear they face is that the owner or the police will come knocking on the door. In recent months, both Ivette and Jackie heard that sound — the hollow thud of a blessing about to run its course.

"I guess god had other plans," Ivette said.

Illustration by Max Marin / Billy Penn

Philly's long history of squatting, from John Street to the PHA

Like other cities thinned by white flight and deindustrialization, Philadelphia's vacant housing stock grew in lockstep with homelessness through the 1960s.

Activists began casting the situation as a cruel paradox, which remains a common refrain: the city has a homelessness problem and a glut of blighted properties. Why not try solving both at once by moving families into the empty space?

One former Philadelphia mayor was supportive of the idea. John Street, along with his idiosyncratic brother Milton, became an early champion of squatting. Elected to City Council in 1980, Street cast the argument in terms of moral and fiscal necessity: vacant, tax-delinquent properties drew vandalism, drug use and blight to neighborhoods. Even today, cleaning and sealing properties costs the city millions, on top of demolition fees for dilapidated houses that pose an imminent safety threat.

Street argued to formalize squatting and encourage economically desperate families to occupy the city's stock of vacant properties — and fix them up.

"In my view, we have every right to literally infringe upon the property rights of these owners who have abandoned and neglected these properties," Street said, according to a 1984 documentary.

To his critics who argued it was a violation of rights, Street countered: "I'm offended by somebody who owns a property in North Philadelphia, won't pay the taxes, won't keep it up, and tells me that I can't do anything about it."

Street would go on to lead a charge on City Council. Meanwhile, homeless activists like Henry DeBernardo, Leona Smith and Chris

Sprowal emerged as folk heroes in the press. They rattled the gates of power from City Hall to the White House, staging homeless protest encampments and housing takeovers with squatters — with frequent success, as Billy Penn reported in February.

Throughout the 1970s and 80s, squatters seized well over 1,000 vacant properties, according to news reports. Movements rose up in cities across the country as a protest tactic, particularly in New York City's Lower East Side.

In some ways, squatting in protest is easier than squatting for survival. Dwelling in an unsanctioned property can be difficult on families. A potentially illegal act filled with uncertainties, it's nobody's first choice, advocates and experts say.

Still, even as the squatting movement moved out of the public eye, the practice has continued on for years, largely underground, seldom seen firsthand even among housing advocates and government housing officials.

Michael Froelich, a managing attorney with Community Legal Services, noted that "squatting" is not an applied legal term. And looks can be deceiving when it comes to the real legal question — who has legal rights to occupy a property, and who does not?

"Oftentimes, even people who have a legal right to occupy a property, you'll look over at those people and say 'oh, those are squatters,'" Froelich said. "But they're not really squatters. They have a right to be there."

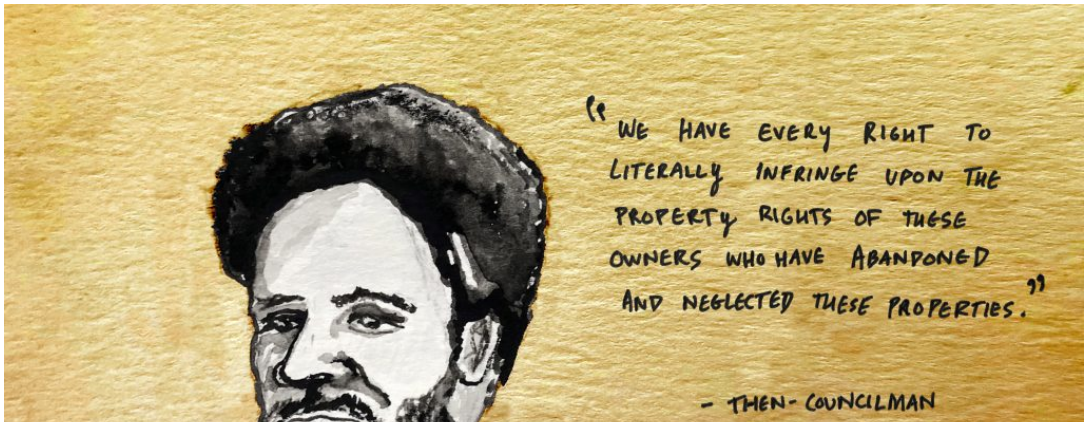

Illustration by Max Marin / Billy Penn

An underground network of ‘takeover houses’

Ivette, the mother living in West Philadelphia, found Cheri Honkala online a few months ago.

Honkala, a 58-year-old activist and formerly homeless mother herself, has staged encampments and property takeovers for more than three decades. Last fall, her group tried to occupy a vacant church in North Philadelphia — the site of a months-long squatting protest back in the 1990s — but authorities shut down the revived operation within 24 hours.

These purposely public actions stand in contrast to Honkala’s day-to-day work of quietly moving families into vacant houses across the city, drawing as little attention as possible to avoid alerting the authorities.

She is not alone. Other activists have been publicly pushing for people to move into vacant properties in recent years. Last year, 34-year-old Occupy PHA activist Jennifer Bennetch began situating people in vacant properties owned by the Philadelphia Housing Authority.

It’s still a fringe practice, viewed skeptically by some housing advocates.

Honkala has long been an iconoclast in these circles, critical of the affordable housing ecosystem and government-run housing programs. The existing pathway is too slow and prohibitive for many people, she argues, and squatting is a fast vehicle to shelter

in a city with a limited stock of available low-income housing. The waiting list for federally subsidized homes with the Philadelphia Housing Authority has been closed since 2013, with a staggering 47,000 families currently in line.

“People are just going to house themselves,” Honkala said. “They’re not going to wait anymore. They know it’s totally broken.”

Honkala prefers the term homesteading to squatting, and she calls the locations used “takeover houses.” Her group claims it’s currently housing about 30 families or individuals in such abandoned properties. Most occupants are single mothers with children, said Honkala, who says she does not house people who use drugs.

Being turned out onto the streets is a deep fear for many mothers experiencing income troubles. Philadelphia has the highest rate of family separation of any big city, and Pennsylvania officials cite homelessness as the second most common cause for bringing kids into the child-welfare system, second to substance abuse.

Finding people who are willing to take the risk is not a problem, Honkala says. Finding suitable structures is another question.

How to take over a vacant property in Philly

Step one: identify a livable property.

Claire Herbert is an assistant professor of sociology at University of Oregon. In writing her book about squatting in Detroit, home to the highest vacancy rate in the country, she found that single mothers would often use foreclosure lists as a resource.

“They would go out shopping for a vacant house to take over, and make sure that they were in good enough shape for their children,” Herbert said.

Longtime residents know which neighborhoods will be more

accepting — and which are more likely to call the police. In blight-stricken areas, however, Herbert said many longtime residents were happy to see houses occupied and being fixed up.

In Philly, Honkala relies on a rolodex of volunteers to help identify prospective “takeover houses.” It’s something of a whisper network. Once they gain entry, volunteer contractors help fix sinks, mend floors and patch roofs. A few hundred bucks in material costs often gets the properties in livable shape, according to Honkala and various volunteers, who asked not to be named. Other supporters contribute appliances and furniture — even smart TVs.

“I just get stuff from the well-off crowd I know … and it’s going to have a tremendous amount of value for these people as they try to get back on their feet,” said Johnny Nottingham, aka Johnny Goodtimes, a local entrepreneur and Quizzo host who donates appliances to the families. “I think we’ve all had to reevaluate our worldview in the past year, and one of my takeaways is that housing is a human right.”

Utilities are a bigger hurdle.

City officials have long accused squatters of hooking up illegal gas or electricity connections, or burning candles through the night that risk disastrous fires. Squatting families and advocates say it’s often not that complicated, so long as the utilities have not been shut off yet. Major utility providers in Philadelphia do not require legal proof of occupancy to switch the name on a bill, which Honkala encourages homesteaders to do for the duration of their stay.

That could be months — or it could be years.

Illustration by Max Marin / Billy Penn

When the owner comes knocking

Within days of moving there in April, Ivette began dreaming about what it would take to own her newfound residence, which records indicate a bank foreclosed on in 2018.

The single mother still had $20,000 in debt to pay off from a tech program she never completed, but even with that, she reasoned she could save a few thousand dollars for a down payment.

In early May, a man knocked on her door. He said he had just bought the house.

Ivette was devastated and remorseful. The owner understood. He gave her and her daughter donuts and offered to let them stay until they could find a new place. “He was compassionate about my situation,” Ivette said. “I apologized, I said ‘I’m so sorry, I didn’t know.’ He said ‘I’m sorry, I know this is a stressful situation.’”

Other squatters are not so lucky. Utility shutoffs and police visits are common, not to mention conflict with self-identified owners of long vacant properties. In February, for example, attorneys filed an emergency injunction in federal court in an attempt to keep a family from getting ejected from a property they had been staying in through the pandemic.

In rare cases, some people are eventually able to buy their property

at public auction, or legally obtain it through the courts. So-called "squatter's rights" vary by state, but under adverse possession laws in Pennsylvania, you'd have to occupy a vacant property for 21 years before claiming legal title.

For most, it's a short-lived arrangement, even if it feels stable.

Jackie and her son have been in their North Philly home going on six months now, while Ivette and her daughter are now living in their own rental property, through the financial help of Honkala's group.

In March, a man claiming to be the owner of Jackie's house has shown up repeatedly, at one point offering her $1,000 to move out. Property records indicate the vacant, foreclosed property she has lived in since last year was resold to a private acquisition group earlier this year.

But Jackie said the man didn't have paperwork to prove it. He brought the police one time, and she showed officers a utility bill in her friend's name — and it saved her.

After viewing the bill, police told the supposed owner he'd have to take up the issue in court.

"I can't stay here forever," Jackie said, "because eventually, it's gonna hit the fan."

She was likely not the person City Council had in mind when it launched a crackdown on squatters in 2018. The legislative effort, a far different tune than John Street sang 40 years prior, was spurred by reports that homeowners in Philadelphia had fallen victim to scammers who would move into vacant houses while families were on vacation or otherwise elsewhere for several weeks.

Philadelphia's laws around the topic are fairly loose. After several weeks of occupancy, a squatter claiming legal occupancy against the property owner may take the issue through the courts instead of facing eviction by police for trespassing. A court spokesperson

could not provide data for these number of ejectment cases heard in Philadelphia.

Property owners often take the situation in their own hands to remove the trespassers. But even with police assistance, sometimes there's little they can do. It can take a months-long court battle to establish legal residency.

Three years ago, Councilmember David Oh passed a bill that guaranteed homeowners a swifter court process to eject someone unlawfully occupying their home, but Council later severely amended the law to the point even Oh says it's useless now. Asked what he does with reports of predatory squatters today, the lawmaker said: "I just tell people to call 311."

Illustration by Max Marin / Billy Penn

How squatters took on the government and won

The paradox of vacancy and homelessness returned to the public eye last summer, when housing advocates and people experiencing homelessness took over the Ben Franklin Parkway in Philadelphia. During the same time period, more than a dozen families experiencing homelessness squatted in vacant North Philly

properties owned by the Philadelphia Housing Authority.

The squatting component of the 2020 housing protest took aim at PHA. Squatters said the vacant properties were completely livable with minor repairs — and lambasted the housing authority for letting them sit empty while mothers and children looked for shelter.

“They’re paying for rodents to live in these houses,” a mother squatting there told WHYY News. “They’re paying for animals to live in these houses, mice and rats…Not regular people.”

Combined with the Parkway encampment, the pressure eventually forced officials into a corner.

In the first settlement of its kind in years, the city and PHA agreed to help rehab at least nine vacant properties and put them into a community land trust, in exchange for ending the months-long impasse. As part of the agreement, officials also committed to establishing two so-called “tiny house villages,” one for people in transition and another as permanent homes, with a maximum of 48 new units in total. That deal also reportedly included 15 of the squatted houses.

Over the past year, PHA has moved to dispense some of its vacant housing portfolio, which numbers 1,025 units. Spokesperson Nichole Tillman said plans are in the works for 625 of them to be transferred to affordable housing developers or the city’s Land Bank, established in 2013 to streamline the sale of vacant city-owned properties. Others are scheduled for renovations or demolition.

Tillman said squatting in the properties remains unacceptable.

“While we understand more than most the desperation some families without homes face in our city, we continue to be dismayed and concerned about individuals and families who squat in vacant houses,” said Tillman said. “This action is not only illegal, but also

dangerous."

Mayor Jim Kenney's administration acknowledged that squatting remained a prevalent issue and reiterated a promise to "make homelessness rare, brief, and non-recurring in Philadelphia," according to a spokesperson.

Vasudevan, the scholar at Oxford, said more work is needed to shift perceptions on squatting, including collecting data on the practice, as researchers have done to track evictions in the U.S. in recent years.

Squatting, he argues, highlights the structural issues driving the housing crisis — a commodity market driven by profit rather than social need. Until governments reorient the system, squatting remains a viable alternative.

"One can't help but recognise that squatters have often asked important questions about survival, need and social justice," Vasudevan said, "that we should still take seriously."