A Place to Call HOME

Barbara Harvey was living the American dream until she lost her home and had to move to a California parking lot

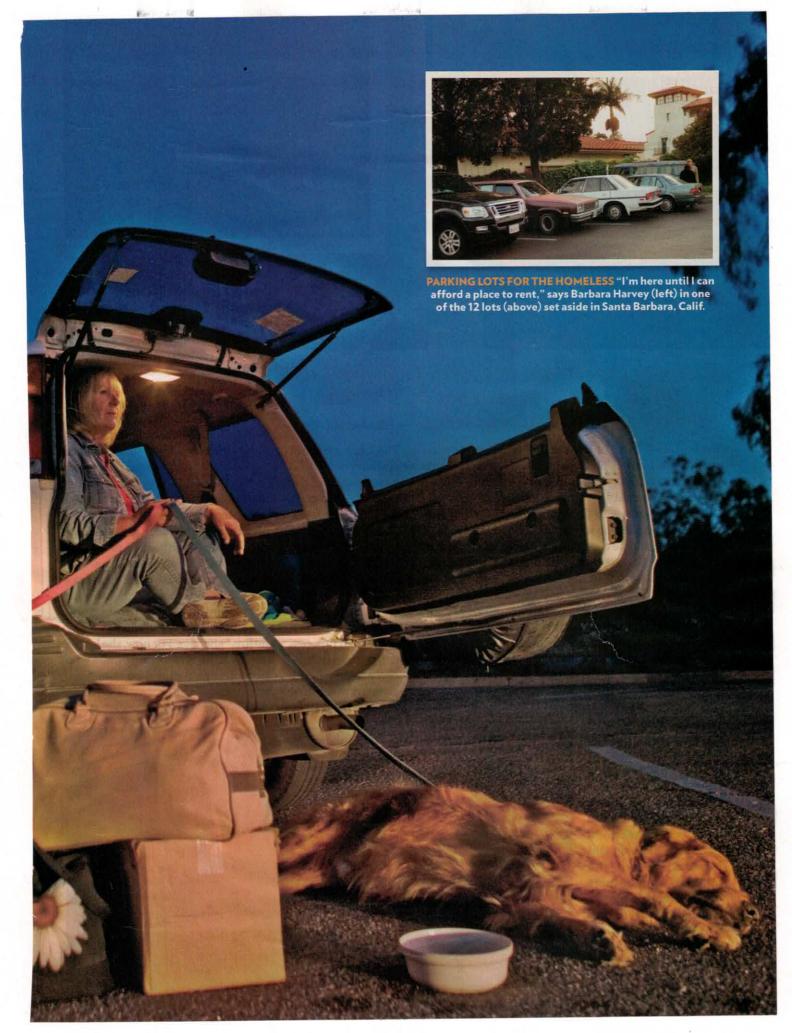
BY VICKIE BANE . PHOTOGRAPHS BY RON HAVIV

arbara Harvey puts down her bestseller—A New Earth, by spiritual self-help author Eckhart Tolle—and slips on her mismatched cotton pajamas before pouring a bowl of water and letting her golden retrievers Phoebe and Ranger in for the night. Then she settles down to fall asleep—in the backseat of her Honda CR-V.

Until last March, Harvey, 66, lived in a three-bedroom rented condo; today—and until she can get her finances in order—home is a four-door SUV, parked for the night in one of a dozen lots that churches and businesses in Santa Barbara, Calif., have set aside for the homeless. "It's extremely peaceful here and quiet," says a grateful Harvey with a faint hint of a British accent. "The streets are scary for me."

She's not the typical picture of a woman living on the edge. This time last year, Harvey was pulling in \$37,000 per year as a notary public and loan processor and had a 1,600-sq.-ft. home and a garden filled with jasmine and 35 varieties of roses. But when







"I didn't expect this, but when I look back at the loans I signed as a notary, I'm not in half as bad a shape as some"-BARBARA HARVEY

the bottom fell out of the California real estate market and her income dropped to \$6,500, she could no longer make the rent in a town where the average home sells for \$1 million. "There are people who were once part of our stable middle class that are now going down the economic ladder," says Michael Stoops of the National Coalition for the Homeless in Washington, D.C., referring to a generation of "homeless homeowners" undone by foreclosures and a near recession. The problem, Stoops says, is as serious today as it was during the worst of the economic crisis 20 years ago.

On a recent morning, Harvey

emerges from her SUV before dawn, pulling on a pair of jeans and a pink shirt retrieved from a suitcase stowed under the vehicle. She's on the road before the 6 a.m. bells ring at Santa Barbara's historic Old Mission-one of the lots now open as part of a unique program run by New Beginnings Counseling Center, which also helps to get the homeless under a permanent roof. The lots have about 55 clients, many of whom once lived on streets and beaches.

By 9 a.m., after a stop at a friend's house to shower and brush her teeth, Harvey is at her \$8-an-hour part-time job as a receptionist. She first arrived in California from London with her parents in 1947 and settled in Santa Barbara after the collapse of her marriage to an Englishman, who took custody of their two sons. After work as a legal secretary, she moved to loan processing, and, on her own, raised a daughter, Victoria, now 19, a retail clerk who shares a small apartment with three roommates. (Victoria declined to be

interviewed.) "She's really a wonderful mother," says longtime friend Faith Huxley, a pet sitter. But when Harvey's income fell last year, she lost the lease to her \$1,895-a-month condo. She put her pictures and books in a storage locker and rented rooms in motels, but even that was unaffordable. "It breaks my heart I don't have the set-up to invite her here," says Huxley.

After work Harvey runs errands or visits Victoria; her lifeline is a cell phone that keeps her in touch. "That's one bill that always gets paid," she says. Back at the parking lot, she walks her dogs and chats with others parked there, whose presence makes her feel safer. Dinner is a Trader Joe's chickenand-rice entree she heats in the microwave at work. As for liquids, she avoids them; an open bathroom is blocks away. "I wanted this little house with room for my dogs to run around and to grow vegetables and read books by the fire," she says. For now, she hopes one day to be able to help others who never dreamed they'd be homeless. Says Harvey: "I think we will see them coming out of the woodwork." .

