Homegrown and homeless in Oakland

They had roots in the community. How did they lose everything?

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Leonard “Pumpkin” Ambrose lives just down the street from the house where he grew up. Derrick Soo lives 2 miles from his former family home, Delbra Taylor is a mile from hers, and Gwyn Teninty can walk the distance in 15 minutes.

All four grew up here, in Oakland. And they succeeded in their own ways, each at one point owning a home, which was once considered the very foundation of financial stability. But now, as they grow older, they are among the surging number of unsheltered people who spill out around freeways, along train tracks and through vacant lots. The last biennial homeless count done in Oakland, in 2019, tallied 4,071 homeless people — a 47% rise from 2017 and the worst jump in the Bay Area.

The Chronicle spent five months shadowing Ambrose, Taylor, Teninty and Soo to better understand how residents with good jobs and deep roots in the community wind up among the city's homeless population. Nearly 8 out of every 10 unhoused people in Oakland were living in Alameda County when they lost their housing.

About this project

For a sixth consecutive year, The Chronicle presents its Homeless Project, dedicated to examining and seeking solutions to a seemingly intractable problem made more acute by the pandemic. During the first five years, we focused primarily on the crisis in San Francisco, but this year we explore homelessness in Oakland through the experiences of four people who grew up there and owned homes, only to find themselves unhoused in their later years.

The four have unique life stories, but each suffered setbacks that are common among the city's homeless folks: the legacy of racist development policies, job loss, financial troubles, drug addiction, medical crises and mental illness. And all four find that their path back into a home is hindered by insufficient support from the city and astronomically rising housing costs.

A scathing report in April by the city auditor's office found that Oakland is "not adequately prepared" to confront its crisis of street homelessness. Moreover, the debate over what to do next highlights a Bay Area-wide struggle over how to handle encampments, how to define suitable shelter and how to make headway without a fundamental shift to building more long-term housing.

Fifth & Mission

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Mayor Libby Schaaf said the "widening gap between income and cost of living is getting unsustainable." She said blaming homelessness purely on drug addiction, mental illness and personal failures is misguided when "it's by and large caused solely by poverty and other forms of systemic racism."

"This problem, at its core, is really about the need for more housing people can afford," she said.

A typical home in Oakland now costs nearly $1 million, up from $330,000 a decade ago — twice the climb in the rest of the U.S., according to Zillow data analyzed by The Chronicle. The average apartment rent in the city more than doubled from 2010 to 2019.

While their stories cut across demographics — Soo is Asian, Taylor and Ambrose are Black, and Teninty is white — stark racial disparities undergird the distress on the streets. Black and Indigenous Alameda County residents are four times more likely than other residents to end up homeless.

In the end, the one thing the four share most clearly is that they're Oakland's native sons and daughters, cast to the streets in their later years in collisions of personal turmoil and a deficient safety net.

As they long for a place of their own in a city with too many in need and too few resources, they are the city's reflection staring back at it.

Derrick Soo lived with his father in this house in Oakland. He lost the house and became homeless after his father died. Brontë Wittpenn/The Chronicle

Derrick's story: A fragile American Dream

In July 2015, Derrick Soo left Highland Hospital after surgeons saved him from the same aggressive form of cancer that had killed his father four years earlier.

But instead of going back to the family home where he grew up on a sunny hill in East Oakland, Soo returned to a tent in the city's industrial flatlands on 77th Avenue. There, his pit bull, Pandora, stood guard against the neighborhood's frequent violence. Friends delivered food, water and medical supplies as he recovered from the surgery, which Soo learned had cost a public program around $325,000.

Even today, at Soo's bigger home down the block — a tarp-and-wood-beam structure with a front door and solar panels powering his iPad and two communal refrigerators — the pain endures. Soo, 61, lives with a colostomy bag. The outrage is also still raw.

"You're gonna spend that kind of money saving someone's life," he said, "then put them back on the street?"

An aerial image of the homeless encampment along 77th Avenue in Oakland where Derrick Soo lives. Brontë Wittpenn/The Chronicle

It was a long, hard fall to get here for Soo, the great-grandson of China-born Oakland canning magnate Lew Hing. Back in the 1960s and ’70s, it seemed like his family was living the American dream with their roomy house in the hills, season tickets to the A’s and a family boat for weekend getaways.

But Soo’s story shows that stability can be fragile in today’s high-priced, high-stakes Bay Area. Even people with real estate portfolios, savings accounts and businesses can end up with nothing after a few unfortunate turns.

Soo’s family’s success didn’t come easy, steering around racist laws like the 1882 Chinese Exclusion Act, then decades of anti-Asian and anti-Black housing covenants. Sometimes they employed white intermediaries to sign paperwork, or supplemented the business with under-the-table enterprises like gambling, according to “Bitter Roots: Five Generations of a Chinese Family in America,” a book by Soo’s cousin, Oakland attorney Bruce Quan Jr.

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Brontë Wittpenn/The Chronicle

Soo's own life weaved in and out of prosperity and turmoil. By his teenage years, he recalled, he was getting into fights and selling booze out of his trunk to fellow high schoolers. His life seemed to level out by the late 1980s, when he worked as a contractor and lived in the East Bay suburbs.

Everything shifted again around 2007. Soo had a heart attack, and he said medical issues forced him into early retirement. Then he sold his grandfather's home near Lake Merritt in a divorce. An attempt to start over in lower-cost North Carolina was derailed when the recession hit, vaporizing his savings and new job prospects. After his car was repossessed and he lost the new home he'd purchased, Soo said he attempted suicide.

"You're just thinking about what's gonna happen tomorrow? Who's gonna be at the door?" he said. "It's so indescribable, the hurt and the embarrassment."

From inside his shelter, Derrick Soo watches Zennie Abraham interview Oakland Mayor Libby Schaaf on an Oakland news YouTube channel.

Photos by Brontë Wittpenn/ Text by Lauren Hepler / The Chronicle

SPOTLIGHT

Derrick Soo

DIGNITY ON A PATCH OF ASPHALT

Soo came back to the Bay Area and briefly worked as an apartment maintenance manager before moving back in with his father. But when his dad died in 2011 with no will, Soo said the house was sold following a probate court dispute — one reminder of an enduring "inheritance gap," where nonwhite families disproportionately struggle to pass down wealth and valuable homes.

Soo couch-surfed, then stayed at a shelter, where he felt treated “like a dirty animal.” He found a small rental full of mold for $700 a month, but a dispute with the landlord soon left him with nowhere else to go. In early 2014, he moved his mattress behind a row of bushes outside a vacant building on 77th Avenue.

Derrick Soo regards a pile of trash that was dumped illegally near the homeless encampment where he lives on 77th Avenue in Oakland. Brontë Wittpenn/The Chronicle

With rent still far out of reach today on his $1,041 monthly disability check, Soo spends most of his time advocating for new approaches to homelessness as part of a grassroots campaign for mayor of Oakland. Rather than doubling down on the city’s current system of shelters and temporary cabins, Soo argues for dignified and durable long-term tiny homes on community-owned land with space for cooking, showers and keeping belongings safe.

But as he looks ahead and dreams of better housing, Soo also remembers the pain from his past. On long nights in his home of last resort, he scrolls though property records for his family house just up the hill, tallying how much others have already gained from his loss.

“I should still be in that house,” he said.

Delbra Taylor grew up in East Oakland. Brontë Wittpenn/The Chronicle

Delbra’s story: Aging into homelessness

Delbra Taylor’s current home is more durable than Derrick Soo’s, but perhaps just as temporary.

After living mostly in her car for seven years, Taylor is thankful that the pandemic thrust her into a Federal Emergency Management Agency trailer at a city site set up for seniors and medically vulnerable people as extra shelter during the coronavirus crisis. The 70-year-old

now fills her time attending church, visiting her storage unit, getting her nails done and working out at her gym — activities that take her mind off the future.

This wasn't how Taylor envisioned her golden years. When she bought a three-bedroom mobile home in Hayward in 2013, she thought she was set. It was her first time buying, after years of renting in Oakland. Taylor, who worked for the post office for 15 years and then as an office temp worker before retiring, was happy.

Delbra Taylor writes poetry at Martin Luther King Jr. Regional Shoreline in Oakland. Gabrielle Lurie/The Chronicle

But within a year, Taylor lost the home she'd bought for nearly $135,000 when she was evicted from her mobile home park. Penniless, she went back to the East Oakland neighborhood where she'd grown up. But now her family was gone. Soon, she began living in her Nissan Altima. "I just cried and cried and cried," she said.

Taylor is one of many people in Oakland aging into homelessness. About half of the homeless population in the city and nationally is over 50. And a 2019 study estimates that the number of people ages 65 and up who are homeless in the U.S. will triple from 40,000 to 106,000 by 2030. In Oakland, many of these unhoused seniors manage serious disabilities and health issues while living in their vehicles, trailers and RVs, said Candice Elder, executive director of East Oakland Collective, a nonprofit homeless advocacy group. A large number are military veterans.

“It’s a shame to see grandparents living on the streets,” Elder said, “and their grandchildren having to come visit their grandma and grandpa in an encampment or in a car or RV.”

Taylor collects $563 a month from Social Security, and insurance for the Altima — her last-resort home — takes half of it. She’s repeatedly applied for apartments only to be rejected — with some landlords citing the eviction on her record.

Over the summer, the manager of an East Oakland apartment complex told her she’d won a lottery, making her eligible for a one-bedroom subsidized unit. But after receiving her application, Taylor said, the property manager called back and told her she'd been disqualified because of the eviction.

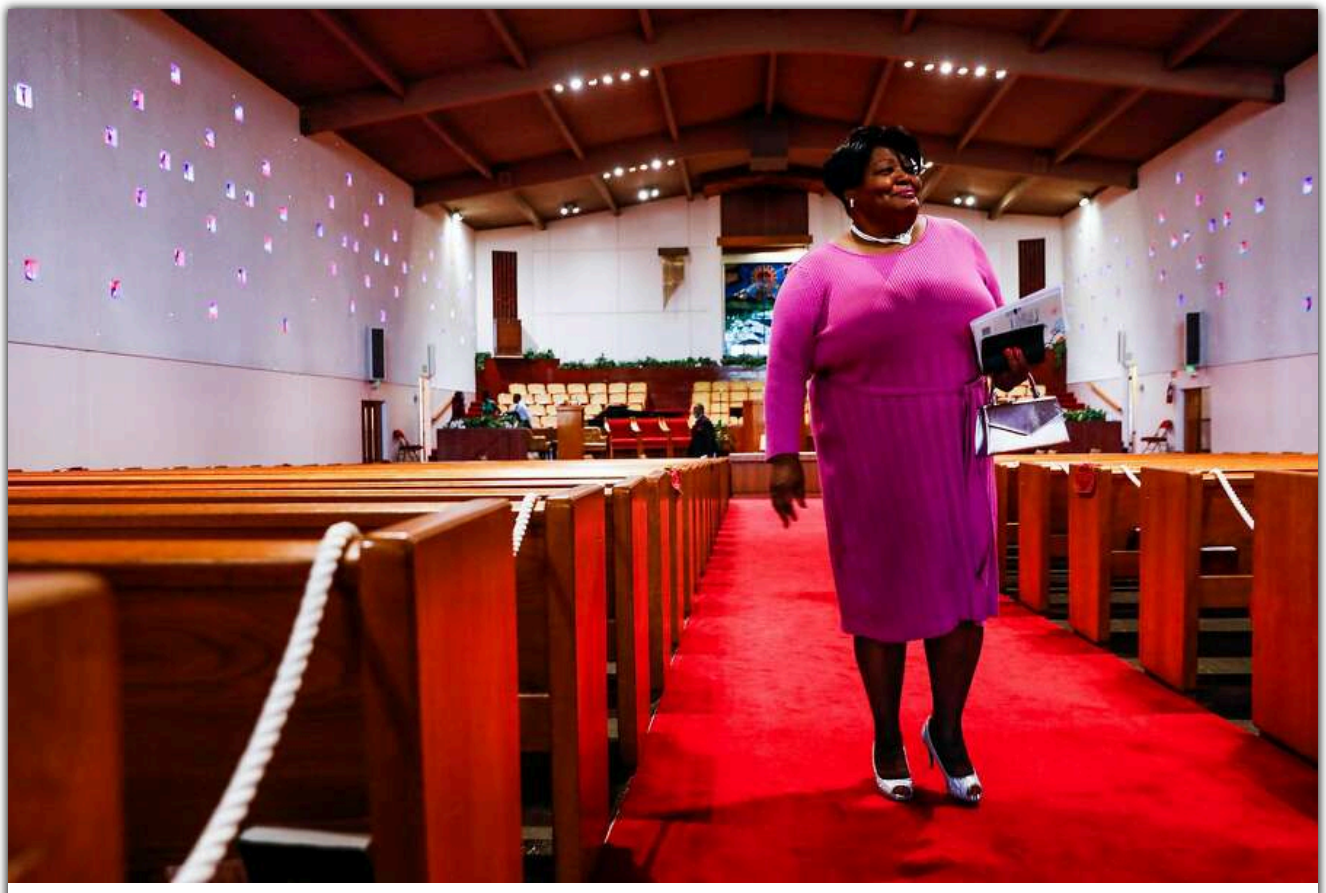
Taylor filed an appeal and went to court to get records proving that seven years had elapsed since the eviction, meaning it should no longer be on her record. Her appeal was granted, but not before the apartment went to someone else.

Brontë Wittpenn/The Chronicle

Taylor's story underscores the massive unmet need for senior affordable housing. Oakland has only about 1,800 units of subsidized housing in its portfolio restricted to ages 50 and up at various income levels.

Currently, 430 units of affordable senior housing are in the pipeline — 110 of which would include wraparound support services — and it could take years for those homes to be finished. Taylor is among thousands vying to get one of these highly coveted homes, though she'll take what she can get.

Taylor's story of losing her home is complicated, and The Chronicle couldn't verify all of the circumstances. She becomes emotional when talking about it, saying she doesn't fully understand what happened.



Delbra Taylor attends church services in Oakland, as she has faithfully for decades.
Photos by Gabrielle Lurie / Text by Sarah Ravani / The Chronicle

SPOTLIGHT

Delbra Taylor

‘WHATEVER GOD HAS FOR US, YOU’RE GOING TO GET’

Before losing her Hayward mobile home in 2013, she received several eviction notices in the mail but ignored them, she said, because she thought they were sent by mistake. Taylor said she was ultimately evicted by the mobile home park for not paying the $500-a-month park fees.

Taylor said she could have towed the home out of the park and sold it to recoup some of her savings, but she couldn’t afford the moving costs. She said she contacted attorneys about the eviction but couldn’t afford the legal fees.

So she packed up a few belongings and, within two weeks, was sleeping in her car in a Denny’s parking lot near the Oakland Coliseum.

Delbra Taylor lives in a temporary Federal Emergency Management Agency trailer at Oakland's Operation HomeBase. Brontë Wittpenn/The Chronicle

After living in her car, Taylor doesn't mind the trailer where she now sleeps, about a mile north of her childhood home on Hunter Avenue, but she yearns for a permanent space. The FEMA unit is only a temporary shelter, though the deadline keeps getting pushed back as the pandemic continues.

She often thinks of the good times on Hunter Avenue. Her family sold the house in 1978 for about $14,000. Today, it's worth around $644,000, according to RedFin.

On a recent day, Taylor stood outside the home where her family lived for 25 years and recalled barbecues, birthdays and neighborhood kids playing outside. As she reminisced, the current resident appeared, and she told him she had once lived in the house.

"Now I'm homeless," she said before he nodded and turned away.

Gwyn Teninty once owned this four-unit apartment building on 38th Street in Oakland. Brontë Wittpenn/The Chronicle

Gwyn's story: The grip of addiction

Having a full-sized trailer to sleep in would be a luxury for Gwyn Teninty.

Seeing her today, skeletally thin with needle sores on her arms and living under a tattered tarp, it's hard to envision her as an apartment complex owner with a Mills College bachelor's degree and a six-figure job. That's the life she remembers, though, when she's not too dope-sick to receive a visitor.

At 53, she says her addiction to fentanyl eases her largely untreated bipolar disorder. She knows she's one of Oakland's chronically homeless people — the one-fifth of the unhoused population having lived outside for more than a year with severe mental health,

addiction or physical disabilities. And she hates that. But she feels lost.

Her story highlights how challenging it is to help chronically homeless people, whose complex problems often make them the hardest to help.

Crews from the Department of Public Works dismantle the camp where Gwyn Teninty lived on Santa Clara Avenue in Oakland. Brontë Wittpenn

“I do know what it’s like to be normal,” Teninty said quietly one day as she leaned on her SUV under a hot August sun. “I miss having a place to sleep where I don’t have to worry about what’s coming. I miss having walls. I miss being sober.”

Teninty spent most of the past three years living alongside Interstate 580 on Santa Clara Avenue, under tarps strung between her inoperable vehicle and a fence. Beneath the tarps were a grimy couch, mounds of clothes and families of rats spread out across about 30 feet.

The vermin are the reason Teninty and her beloved pit bull mix, Charlie, usually sleep in a nearby doorway.

Back in 1996, Teninty worked as a paralegal and bought a four-apartment complex on 38th Street for $187,000.

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Brontë Wittpenn/The Chronicle

She'd been addicted to heroin as a teenager, but with the help of her parents — her father is a retired IRS manager — she got clean and stayed that way for more than 20 years. The complex, where she lived alongside three renters, was about a mile from where she grew up, just off Piedmont Avenue.

Then, in 2014, she plunged back into heroin, and the addiction eroded her ability to hold her job. By 2016 she'd missed so many mortgage payments that the fourplex, by then worth more than $1 million, went into foreclosure. Teninty hit the street.

Gwyn Teninty hastily packs up before city crews remove the camp where she lives on Santa Clara Avenue in Oakland. Carlos Avila Gonzalez/The Chronicle

Life became a slog between the street and short stints in hospitals, rehab or shelters, and finally two years ago it became just pavement. Her 25-year-old son — who also suffers from addiction, and didn't want to be named — often stays with her.

The camp is a half-mile from the fourplex Teninty used to own, and she often walks by the building. It hurts to see it, she said, but she forces herself to. It reminds of what life used to be — and what she wishes it could someday be again.

Gwyn Teninty eats potato salad from a table of donated food near her campsite on Santa Clara Avenue in Oakland.

Photos by Carlos Avila Gonzalez / Text by Kevin Fagan / The Chronicle

SPOTLIGHT

Gwyn Teninty

ANOTHER ROUST, ANOTHER SHELTER, A NEW HOPE

In late September, after warning the 20 people at Teninty's camp for several days that the sprawl of trash, tents, cars and RVs had gotten too big, the city dismantled it. Teninty wound up in a cabin shelter on Mandela Parkway -- though she still came back outside frequently, again sleeping under tarps.

It was the latest of more than 80 full or partial encampment clearances carried out since March, when the city created a special team tasked specifically with clearing street settlements and routing their residents into services, shelter or housing.

The task feels massive, said city Homeless Administrator LaTonda Simmons, with about 300 encampments of one or more tents each still on the streets. But the goal is to help neighborhoods and get people — particularly chronically homeless people — inside, not just shove them around.

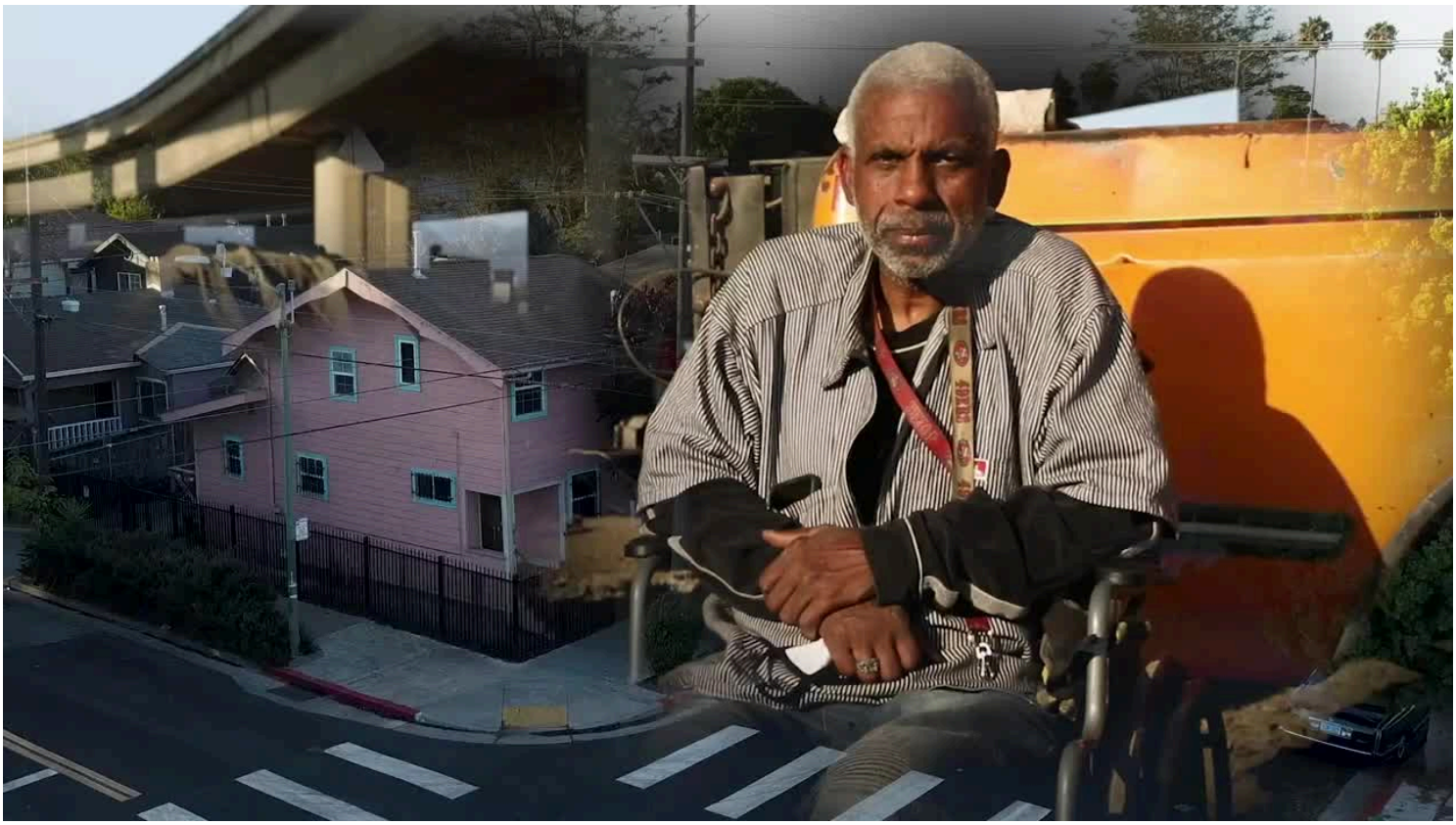
“We’re dealing with stagnancy of more than a year on the streets,” Simmons said. “People focus on how this is supposed to be fixed easily, but it can’t be. You have no idea what people have gone through… what broke them, what got them there.

“I’m not interested in harassing people, but come on. A cabin, a shelter is better than the street.”

Teninty isn’t so sure. She knows fighting her way back to normalcy requires a daunting series of steps, but like many chronically homeless people, she’s scared of taking them and abandoning the street survival mode that’s gotten her by for years.

First she’d have to stabilize in transitional housing or shelter. Then she’d need methadone treatment for her opioid addiction. Without a job, she’d require subsidized housing. After that could come restarting a career.

“I’ve been in shelters before; I’ve failed out of rehab,” she said, watching street cleaners dig into her camp. “And I need my freedom to do what I need to do out here. But I’m tired. I want my life back.”



Leonard “Pumpkin” Ambrose owned this house on Willow Street in Oakland, where family gathered when he was growing up. He lost it in a mortgage scam. Brontë Wittpenn and Guy Wathen/The Chronicle

Pumpkin’s story: Cheated onto the street

While Teninty feels wistful walking by the building she once lived in, Leonard “Pumpkin” Ambrose feels another emotion when he visits his: anger.

Even a decade after losing it to foreclosure, 60-year-old Ambrose continues to haunt his family home on Willow Street, driving past it most days at least once. And the house haunts him.

When Ambrose was a child, his extended family gathered at the pink bungalow in West Oakland. Like many Black families in Oakland, his relatives worked in the ports and shipyards or on construction sites, earning enough to afford a home with a few bedrooms and a backyard.“Back then, Oakland had a Black middle class,” he said, lamenting how thriving African American neighborhoods have been isolated and neglected over the past few decades.

The homeless encampment off Wood Street near Raimondi Park in Oakland where Leonard “Pumpkin” Ambrose lives. Brontë Wittpenn/The Chronicle

While some families have held onto homes, many lost their houses to unemployment and predatory subprime lending during the Great Recession. From 2007 to 2011, 1 in 7 Oakland mortgages entered default, with about half of those ending in foreclosure. During this period, there were 8,804 foreclosures in Oakland, according to Open Oakland, a nonprofit group that explores East Bay civic issues.

Nationwide, people of color like Ambrose were much more likely to lose a home during the foreclosure crisis. A 2010 report from the Center for Responsible Lending found that nearly 8% of both African Americans and Latinos had recently lost their homes to foreclosures, compared with 4.5% of whites.

The damage was deep and lasting. An undetermined but significant number of those homeowners became homeless, experts say — and one was Ambrose.

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Carlos Avila Gonzalez and Guy Wathen/The Chronicle

Today, he lives among heaps of trash and burned-out cars in an RV parked in one of Northern California's biggest homeless camps, just off Wood Street under Interstate 880, where hundreds live. He's a mere half-mile away from the house, owned by his grandmother, where he spent his early childhood. His father was a bulldozer operator and a bartender. His mother worked at a hospital and a liquor store.

After his schooling, Ambrose joined the merchant marine, and by the time he returned to Oakland around 1992, his family members had either died or moved away. He settled in the empty Willow Street house of his youth, fixing broken plumbing and other problems while working several jobs — driving cement trucks, landscaping, making pizza.

"Everybody had walked away from that house," he said. "I moved in and paid off the liens and back taxes. I was able to save it."

Predatory lending destroyed that.

Leonard “Pumpkin” Ambrose checks his paperwork before returning to his car after a visit to DMV in Oakland to get a disabled placard. He uses a wheelchair because of arthritis in his hip joints.

Photos by Carlos Avila Gonzalez / Text by J.K. Dineen / The Chronicle

SPOTLIGHT

Leonard “Pumpkin” Ambrose

DRIVING THROUGH GHOSTS OF HIS PAST

Ambrose borrowed $35,000 for repairs, and when the contractor skipped town with the job unfinished, he took out a $135,000 adjustable-rate mortgage to finish the work. Then, he said, he was hit by a car and couldn’t keep up with his physically demanding jobs.

When payments on the adjustable loan nearly doubled, Ambrose couldn't pay. He was approached by Head Financial Services, a company claiming to help homeowners avoid foreclosure — but instead, it tricked homeowners into signing over the titles of houses to straw buyers, according to federal prosecutors.

Leaders of Head Financial Services were eventually sentenced to 35 years in prison, but Ambrose couldn't get his house back. In 2008, an investor bought it for $157,000. Even if it were up for sale, he couldn't afford the house, now valued at $694,000. He lives on his $1,196 monthly disability check, plus whatever he makes fixing up cars and selling them.

Ambrose is still enraged that he wasn't able to hold on to the property, which remains empty.

His attempts to get housed haven't panned out. Early in the pandemic, he got a room at a shelter-in-place hotel, the Lake Merritt

Lodge, but he's been reluctant to stay there because his tools have been stolen when he's left the RV unattended. He also doesn't like leaving his girlfriend alone at the Wood Street encampment.

Ambrose's health crisis is yet another hurdle to getting housed. Unable to walk since early 2021, he had one hip replaced in September and is scheduled to have the other done next month. The disability has made it difficult to visit the DMV to get a new license, which he needs to apply for housing.

Leonard "Pumpkin" Ambrose leaves his RV at the Wood Street homeless camp in Oakland. Carlos Avila Gonzalez/The Chronicle

Though he's been on various affordable housing waiting lists for years, Ambrose has never been called. His continuing presence on the street exposes the lasting legacy of the foreclosure crisis and how difficult it can be to rehouse the unsheltered after years outside.

For now, Ambrose plans to stay near Wood Street, where the ghosts of his childhood bring him a small measure of comfort in a rapidly changing city.

“I know a lot of people around here because this is my community,” he said.

‘We need to do more’

If it is to help people like Soo, Taylor, Teninty and Ambrose, Oakland urgently needs more of every kind of housing — and an equally fundamental transformation of its social safety net. Experts and advocates say a huge infusion of supportive units with services, tiny cabins, rental vouchers, affordable apartments and other options would go a long way toward solving or at least easing the crisis.

While that will be expensive, it may cost even more to leave people suffering.

Emergency medical bills, shelter RVs, cabins and beds, encampment cleanups, counselors and police officers — these are the investments in what experts call “managing homelessness” in the streets. For most chronically homeless people, giving them a place to live costs less than half what it does to leave them unhoused, studies by organizations including the U.S. Interagency Council on Homelessness have concluded for the past 15 years.

But as long as Oakland and other cities fall massively short of housing goals, bringing more people inside will be a staggering challenge.

Oakland has approved permits for less than a quarter of the nearly 7,000 affordable housing units it wanted to build between 2015 and 2023. Last year, the city built 625 affordable units — the most in a single year over the past decade. But the backlog is daunting: 21,000 people are on the waiting list of one of Alameda County's main affordable housing providers, nonprofit Eden Housing.

High construction costs, neighborhood opposition, restrictive zoning and other factors continue to make building housing costly and slow.

Still, there are glints of hope. Since the beginning of the pandemic, Oakland has tripled funding to fight homelessness to $63.6 million, though it's still a fraction of what San Francisco spends, although San Francisco is both a county and a city, which Oakland is not. And the city significantly increased its shelter capacity over the past two years, from 1,400 beds before the pandemic to 2,399 today.

Gwyn Teninty (left) gets checked out by Christine Salera, a nurse practitioner with Trust Health Center-Lifelong Medical Care, after she felt sick and became worried about COVID-19. Carlos Avila Gonzalez/The Chronicle

It also helped about 10,000 people avoid homelessness through a pilot program that provides emergency rent aid. A coming infusion of $11.3 million in federal funding birthed an ambitious plan to house 1,500 homeless residents through new construction or rental vouchers, and to build 132 new units of permanent affordable housing by the end of 2022.

More help might be on the way. The state is dangling millions of yet-to-be-allocated dollars under its HomeKey program, which pays localities to buy hotels and turn them into permanent apartments, as part of its record $22 billion plan to address housing and homelessness.

Still, despite the billions of dollars being spent all over California, and despite Alameda County's pandemic eviction moratorium, immense gaps are apparent. Even with significant expansions this past year, the city's shelter capacity is about half of what would be needed to house everyone outside.

Chronicle Live event

On Nov. 18 at 5 p.m., join The Chronicle for a free, virtual event on the Homeless Project featuring Chronicle journalists, Oakland Mayor Libby Schaaf, All Home Founder Tomiquia Moss and EveryOne Home Executive Director Chelsea Andrews. Click here to RSVP.

Simmons, the city's homelessness administrator, said the pandemic will probably make the challenge tougher. "This is a situation we've

never seen before," said Simmons, who is "terrified" that the next homeless count might show "another astronomical jump."

Asked if the city has been doing enough to meet the crisis, Schaaf said she was "proud that Oakland has advanced homelessness solutions in a few ways'' — like the cabins that have sheltered 1,000 people since their inception in 2017, with 60% moving into permanent housing. But she admitted that the city has been unable to effectively stave off the problem of soaring housing costs.

"We need to do more," she said.

Those close to the crisis in Oakland and around the region say it must be addressed from every angle, from rehab to street counseling and shelter. But at its core, the problem always boils down to a lack of housing. Tomiquia Moss, CEO of Bay Area homelessness nonprofit All Home, said complicating factors like addiction, medical issues and disabilities can be handled if there are enough roofs.

"A lot of people don't need wraparound services for the rest of their lives," she said. "They just need rental subsidies so they can be in housing they can afford."

Heather Freinkel, an attorney who represents unhoused people in Oakland through the Homeless Action Center, said it will take years, not months, for the crisis to level off.

“It’s great that we’re seeing a massive expansion of housing” through hotel conversions and shelter expansion, she said. “The trouble is we just need more of it. And we need it now.”

Soo, Taylor, Teninty and Ambrose agree.

As of late October, they remained in various states of trying to find permanent roofs, with Taylor having the brightest prospect. She had received a government-funded emergency housing voucher, which would pay the majority of her rent, and heard from one apartment manager that she was approved for a unit pending background checks.

She pleads with God daily that an apartment will work out and she won’t wind up back in her car. While she knows the odds of getting rehoused in Oakland are long, she isn’t discouraged. If everyone just keeps the faith, she said, that apartment could come through.

"Pray for me," she said.

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Comprehensive coverage: Reporting going back to the project's inception

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