that are currently sitting empty, tempting targets for drug pushers and rapists and other scourges to the community.

Local governments haven't all been responsive, however. In many cities, real estate interests have their eyes on these houses, hoping to pick them up cheap at tax sales, and then hold them until the neighborhoods become desirable again.

Where city governments have not listened to the pleas of ACORN's would-be homesteaders, ACORN members have taken matters into their own hands. They have decided to become "squatters" and have moved into the houses on their own.

These "squatters" have moved in to make a point, and to put pressure on local governments to set up homesteading programs. The ACORN squatters have all been families who are in desperate need of housing. They have squatted publicly, with the full support of the community. Before moving into an abandoned house, each squatter family has walked door to door on the block, introducing themselves to the people who live there, and winning their approval.

It has been tough work. Put yourself in their shoes: After moving in to an abandoned house, entire families -- mothers and fathers, grandparents and children -- have taken on the hot and dirty work of carting out rubble, knocking down walls, and guarding their new homes from the junkies and arsonists who plague the neighborhood.

And all this hard work has been paying off:

* Philadelphia: ACORN squatters forced the city to set up a homesteading program that is now providing homeless and poorly housed families with the deeds to over 100 abandoned homes each month.

* Brooklyn: Last year, ACORN squatters won a "pilot" homesteading program that turned over 40 abandoned homes to low income families. Now, the city has agreed to turn over another 200 housing units to ACORN squatters, who will own and rehab them cooperatively.

* And around the country: The housing crisis isn't just a big city or frost-belt problem -- ACORN members in Little Rock, Phoenix, and Atlanta have also convinced their city governments to endorse and finance homesteading.

But even where local governments have decided to support the ACORN squatters and set up homesteading programs, ACORN's work is far from over.

Winning the deeds to abandoned houses is just the first step. ACORN squatters are now sitting across the table from bankers,

negotiating for the necessary financing so they can buy the materials they need, and hire the skilled contractors to supplement their own "sweat labor".

Imagine if your house needed a new roof, all new plumbing, and new wiring. You would probably go down to the bank and borrow some money. But if you lived in one of the neighborhoods where ACORN members are squatting, the bank would almost certainly refuse to give you a loan.

Many banks systematically reject home purchase or home improvement loan applications from low income neighborhoods. Called "redlining", this practice is one of the chief reasons why so many homes in these neighborhoods have been abandoned in the first place.

Now, the Reagan Administration's hands-off approach to regulating the banking industry is leaving low income neighborhoods even more vulnerable. While banks rush to take advantage of new opportunities to merge and expand, service and investment in low income areas are worse than ever.

And so ACORN members have begun pressuring the banks with the same grassroots tactics that forced city governments to turn over the deeds to the homes.

In St. Louis, for example, ACORN members brought a formal challenge to one bank's lending policy, and as a result won a commitment from that bank to provide $50 million a year in financing for low income homesteading.

In Des Moines, ACORN members forced the state's largest bank to eliminate outrageous policies -- like a minimum mortgage amount higher than the value of three-quarters of the homes in the city -- and to increase lending in low income neighborhoods more than 800%.

ACORN members have won similar agreements in Philadelphia, Phoenix, Dallas, and Denver, and dozens more challenges are pending.

But ACORN members cannot carry on this campaign without your help. ACORN members are homesteading in 15 cities now, with over 500 families currently working on their homes. This is an impressive start -- but ACORN members have their eyes on the tens of thousands of abandoned houses that mar our neighborhoods. Already there are over 5000 families who have signed up to begin working on homes.

ACORN members raise most of the funds they need to keep our housing campaign going through their own grassroots efforts: they