responsive. In many cities, real estate interests have their eyes on these houses, hoping to pick them up cheap at tax sales, and hold onto them until the neighborhood becomes desirable again.

Where the pleas of would-be homesteaders were ignored, ACORN members have taken matters into their own hands. They decided to become "squatters" and moved into the houses on their own.

These "squatters" moved in to make a point and to put pressure on government officials to support our homesteading programs. They are families in desperate need of housing who 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's been tough work. Put yourself in their shoes: after moving into an abandoned house, entire families -- mothers and fathers, grand-parents and children -- have taken on the hot and dirty work of carting out rubble, knocking down walls, and rebuilding.

All this hard work has been paying off:

* Brooklyn: ACORN squatters won a "pilot" homesteading program that turned over 40 vacant homes to low-income families. Once they were successfully rehabbed,the city agreed to turn over another 200 housing units to ACORN squatters who will own and rehab them cooperatively.

* Chicago: ACORN squatters convinced HUD, the federal housing agency, to start a pilot program that gives low-income families the chance to purchase foreclosed properties at very low cost before speculators are allowed to bid on them.

* And around the country: The housing crisis isn't just a big city or frost-belt problem -- ACORN members in Little Rock, Phoenix, and New Orleans have also won support for their efforts to turn abandoned houses into homes.

But winning the deeds to abandoned houses is just the first step. 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 homesteading, you'd be out of luck.

Many banks automatically 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.

So ACORN members began pressuring the banks with the same grass-roots tactics that forced government officials to make the houses