Written testimony of Jeffrey Williams, Tenant Advocate for the hearing "On the Brink of Homelessness: How the Affordable Housing Crisis and the Gentrification of America Is Leaving Families Vulnerable," on Tuesday, January 14th at 10:00 a.m.

My name is Jeffrey Williams and I'm a father, a husband and a tenant. My wife Kelly and I have three children together—and we have been very much affected by the affordable housing crisis.

In 2011, we moved to the Commonwealth of Virginia from New Jersey. My wife's mom lives in Richmond, she was sick and we needed to take care of her. We found a place to rent. I got a job, working as a security guard. I was promised a certain amount of hours and a certain amount of pay but that didn't happen. I'd go to my manager and he'd tell me, "well, we're going to work you this week but not next week. Or you'll work next wleek, but not the following."

At the same time, we were paying our landlord \$900 a month in rent, which was over 50% percent of our income. Every month, we had to struggle to make that first of the month payment. In our house, the rent eats first. We'd rather go hungry than risk being out on the streets.

Then, the opportunity came up for me to take more training which would increase my pay and offer me and my family more stability. The problem was, while I was doing the training, I wasn't going to get paid. Even so, I knew I had to take it for the betterment of my family.

During this period where my income was going up and down, we sadly fell behind in rent. After that, things moved quickly. I don't think people who haven't been through this process can realize how fast it can happen. Although we were only a few hundred dollars - and a few weeks behind - our landlord filed for an eviction. After that, we had to go to court. That cost us more money. We fell further behind. Later I learned that in Richmond, the median amount for which a landlord files an eviction is \$836.

The wheels were in motion and there was no way back. It was morning time when the knock came on the door. We were getting the kids ready for school. The sheriff's men were outside. They told us, "You gotta get out, get your stuff and get out!"

Right there and then we had to grab whatever belongings we could. We didn't have time to take everything with us. They said, "just get your clothes on and leave."

My son Jaylen was 9 years old at the time. He is here with me today. When the sheriff arrived Jaylen was getting ready for school. I don't think he will ever forget that day. I know I won't.

Somehow, we managed to get the kids out the door and to school that morning. Then my wife Kelly and I sat in a bus stop across from all our stuff piled on the lawn in front of the house so we could keep an eye on our belongings. There was so much we had to leave behind that day, stuff that we will never replace. Our wedding photos, some items of furniture that belonged to my father, the sentimental things hurt the most.

I remember the feeling that I'd failed. Failed as a husband and as a father to provide a place for my family. Later that day, the kids came home from school and I apologized to them for what happened. My son Jaylen looked at me and he said, 'Dad, it's not your fault."

At that point, we had no place to go. We couldn't say with my wife's relatives because they are renters and there are restrictions on how many people they can have staying with them or they could end up getting evicted too. So Kelly, Jaylen, our two daughters and I had no other choice but to go to a motel. We couldn't even get a place in a homeless shelter because they would have to split us up - shelters are usually for women with children-only or men-only. And Kelly and I took the decision to keep the family together.

We found a room in a pay by the week motel. Five people, two beds, all our possessions, one room. The cost was \$260 per week. Over \$1000 a month. Meanwhile, I got the position that I was trained for, I got a promotion, now we just needed to find a place to live. But everywhere we

turned, we were told "no." The problem was that now we had an eviction on our record. So as soon as a prospective landlord saw that, we got turned down. We kept applying. Every application would cost us around \$70 sometimes more. We kept applying. We kept getting turned down.

We stayed in that motel for nearly two years before we were told we had to leave because the motel got new owners. We stayed at another motel; now we were paying \$300 a week, that's \$1,200 per month, \$300 more than we were paying in rent before we got evicted. At this point, we were struggling to have enough money to eat. Think about it, if you're living in a motel room, you don't have a kitchen and you can't cook for your family. So that's another expense always having to pay for cooked food.

Yes, we had a roof over your head, but according to the McKinney Vento Homeless Assistance Act we were officially homeless, and to us, it felt that way. We never knew if or when we would get thrown out of this new motel. We were living one on top of the other. The stress and uncertainty was hard to take. All we needed was a landlord who would overlook the eviction on our record and take a chance on us but it seemed like no landlord was willing to do that.

My son Jaylen who is here today will tell you—he was ashamed to tell his friends that he was staying in a motel. When he was with a friend and the parents wanted to drop him off, Jaylen would give them the address of a house that's nearby so they wouldn't find out he was living in a motel. Of all the things that a child has to worry about, a roof over their head and food to eat should not be one of them.

My family and I were homeless for close to three years. We applied to 5 to 6 landlords each week in the hopes of securing a place. Not long after Thanksgiving last year, we finally found a landlord who would take a chance on us. We moved into our new home just two weeks before Christmas. We were ecstatic. For the first few weeks it was like I couldn't believe it was really true. I had to pinch myself. It was only on Christmas day when I was standing looking at the tree that it really hit me. This is our home. The relief has been indescribable.

We will do everything in our powers to stay in our new place, but I have to tell you, it keeps me awake at night. What if something happens? What will we do, where will we go?

This is my story but I know I am not alone. In 2016 there were 3.7 million evictions filed in America. Half of all renters in this country are rent-burdened like I am—meaning they pay more than 30% of their income in rent. When you pay such a big percentage of your income in rent, it's very easy to get behind because of something simple, like missed days at work, a health expense, a car breakdown or some other issue. And then you fall through the cracks so fast you can't eatch yourself.

I know what would have helped me: Rent that was affordable and didn't take up so much of my paycheck so I could put money aside for an emergency. Assistance with my rent when I fell behind because of an unexpected event. A little longer to get the money together to pay the landlord. All of this could have prevented me and my family from ending up without a home.

All across America, kids like mine are being affected by this affordable housing crisis. Think about how many of our children don't have food in their bellies because the rent check is due, or a bed tonight because of an eviction. And then ask yourself. Can we really afford to let these kids down?