

Good afternoon, I'm James Rudyk, Jr. and I'm the Executive Director of the Northwest Side Housing Center located in the Belmont Cragin community. For over the last decade, my career has been focused on housing and community organizing as tools for community-led development.

Over the last five years, NWSHC has helped over 2,000 families stay in their home. Families like Hilda and Carlos who owned their home for 11 years and went into foreclosure due to job loss and illness. Hilda asked me what does she tell her children at dinner when the lights were cut off because they could not pay their electric bill. She asked, would her children have their own bed to sleep in? Their living room to play in? Their friends on their block to play with? Their classmates to go to school with? After three years of fighting with their bank Hilda and Carlos saved their home from foreclosure. It's also families like Nancy and Ernie who in their owned their home for 17 years and after Ernie suffered both a stroke and throat cancer had to declare bankruptcy at age 70 to obtain a loan modification and save their homes. Or stories like Sandy who was disabled at her manufacturing job, kept paying her mortgage for over three years but then was not able to keep up with her bills without steady income and eventually Sandy lost her place to call home and is now in the process of desperately trying to find an apartment to call home. Yet, she cannot find an affordable apartment that can also accommodate her disability. These are just three examples of the thousands of people who have done everything right yet still are losing a place to call home through no fault of their own.

**People who were taken advantage of
tricked into bad mortgages
and flat out lied to.**

People who have been

impacted by cancer

death

and divorce

while desperately trying to save their families, homes, and lives.

So why do I think housing is so important? Where someone lives impacts everything else about their life— the schools the send their children to, the access they have to transportation to get to work, and the spaces available for their children to. It all starts with a place to live.

In the Belmont Cragin community alone, two-thirds of the families spend more **than half of their income on housing each month** (that's right half of every paycheck goes to housing alone). Our community is made up of families who have been displaced by gentrification, priced out of other nearby communities and have had to continuously pack up their lives and move just to find a safe place to live, they keep moving and it's still a struggle for them to make their rent.

The number one reason why people lose their homes is because of the lack of sustainable living wage income. Having a good paying job increases your chances of having a stable, affordable place to live and having a stable, affordable place to live increases your chances of landing and keeping a good paying job. Housing and employment are mutually reinforcing and need to be considered together rather than separately. This call for action is an opportunity for us to do that. To no longer look at housing and employment separately and no longer fail to provide safe and affordable housing for every Chicagoan.

As a city, we have not been proactive about managing housing market changes in communities.

So, what can we do to support renters and homeowners to be more stable in their current housing today and be prepared to preserve housing in the future when displacement pressures increase?

What we can do right now is to disrupt,

to disrupt gentrification

to disrupt displacement

to disrupt unscrupulous and fraudulent mortgage practices

and respond to families where they are at – and find solutions, whatever those may be, to

keep a family housed. What would it be like if we had ethical mortgage professionals who

weren't only concerned with the bottom line, if we had financial institutions that were

accountable and offered families forbearance, and what would it look like if we had the tools

needed to address the underlying market conditions so that families would not reach the point of crisis?

It would like strategies and tools, housing financing options, government policies, and universal affordable housing programs to disrupt.

To disrupt, to respond, and to intervene proactively in communities based on the needs of

current residents. Join me in asking the City of Chicago to invest in and support community

strategies informed by market conditions so that housing choice becomes a reality for all

Chicagoans.