## Testimony of Margaret Eaddy, Activist and Housing Seeker

My name is Margaret Eaddy. I am from Hampton, Virginia.

I am grateful to the office of Representative Maxine Waters for providing me an opportunity to speak to you today.

The topic of this hearing—fair and affordable housing—is personal for me. And that's because I and my husband John currently live in our car.

There are so many other things about me I'd rather be sharing with you today.

I am a visual artist who paints beautiful abstract paintings. I am a former librarian. I'm an advocate for other parents, like me, who have been impacted by gun violence.

But being homeless steals your identity. People like my husband and I need stable housing before we can accomplish our full potential.

So today, I wanted briefly to share our housing story with you. Our experience has also brought us into contact with other families who are facing similar challenges, and I hope to speak up for them as well.

When the pandemic hit in 2020, my husband saw his hours cut in his job hauling trash to the landfill. We fell about \$150 short on our rent. Instead of working with us, the landlord evicted us.

My husband and I decided to move into our vehicle while we searched for other places. But we soon found that the barriers to finding a home were very steep. Whenever my husband and I would speak with rental offices, I would give them my name. They would type my name into some sort of data system, and then tell me: "We see an eviction on your public record, and we cannot help you."

My husband and I were able briefly to find a place to live after our story received news coverage. We received support from kind individuals on GoFundMe. But this year, after that attention faded, our landlord chose to do what many landlords have done recently. They failed to renew our lease after it expired, and they increased our apartment's rent beyond what we could pay. So for the last four months, my husband and I have been living in our car again.

In the parking lots where we sleep and in the homeless agencies we visit, I have met many other homeless families. It hurts so bad to see moms and dads out there with their kids. The dads look like their pride was sold away from them. And when they tell you their stories, they will tell you that their world was turned upside down because their rent went up by even just fifty or sixty more dollars, and that they couldn't afford that. Even if an apartment were to be offered to us, the deposit and income requirements are so high. A landlord typically asks for three times the rent upfront—\$3,000, for example, for a place that rents for \$1,000. We don't have that. Landlords also can require you to show that you make three times the monthly rent just to qualify. We can't show that.

All of this makes people in our situation more vulnerable to any landlord who *will* accept you, even if they overcharge you and provide unsafe conditions.

When people have stable housing, it allows them to do so much more in life.

I know that it is hard for a member of Congress to imagine yourself living in your car. It was hard for my husband and I to imagine ourselves in this situation. But I am asking you, today, to imagine yourself in our situation.

You don't know how good it is to have a knob to turn every evening—to enter a space where you're safe, and not in danger—until that's taken away from you.

There are a lot of people out here that if they had safe, affordable housing—and if they could stay in it until the day they died—that would be something they really do desire. Anything you can do to help make that a reality would mean a lot to many people.

Thank you.