

Greetings all, my name is Chapri Kelly. I'm a single mother of 3 children and we're homeless. I come before you today to address the housing crisis that's always been an issue, but Covid has brought it to light. This is my story.

My family has always faced housing insecurities, often renting from slumlords, as we never financially qualify for conventional rentals. This time we lived with mold, faulty wiring, plumbing issues, infestation, and no heat. I constantly requested repairs to no avail. Then Covid hit, I lost my employment, but my landlord already wanted me out for nonpayment. Mediation was for them to make repairs, but they never showed up. Instead, I was mailed a flyer stating the house was sold and the new owner was coming to take possession of the property in June 2020.

There was no new owner, just a scare tactic to force me out during the eviction moratorium. August comes and I'm now told that if I leave by the end of the month, I won't have to face a court hearing, back rent, late fees, court costs, and a credit hit. So, since September 1st we've been homeless. At first, we were separated between 3 places, in October my friend offered me a chance to be with my children. We stayed there until January, by this time I had \$750 in my checking account and nowhere to go.

Before leaving my friend's house, I started a GoFundMe campaign. I met and exceeded my goal (10k), in 3 days, but I still haven't been able to get a place for us to live. Our campaign money has gone to this room, we're down to around \$3500. I've spent thousands in application fees, around \$4K since last year. Even with employment and money in my savings account, I'm still being denied housing because I don't make 3 times the rent, I only make \$15/hr and I don't have the best credit. Which is the requirement for renting in Philadelphia.

In the hotel I stay in, there are several families in a similar position and it's only going to get worse once the current moratorium is up at the end of the month. Just imagine paying several month's rent or mortgage in a month to stay in a hotel room, but being told that you cannot afford \$1100 rent! Currently, I'm spending from \$69-\$90/night for this room I currently stay in with my children, this week alone cost me \$745. The week before it was \$585, that's \$1330 for two weeks in this hotel, which is equivalent to a month's rent! Imagine putting out money to apply for housing anywhere from \$25-\$75 per application. I just want to not be paying \$2500 a month or more in a hotel room. So, I can afford on average \$641 a week, for a double-bed room, but I don't qualify for housing?? How does this make sense to anyone?? It truly is very expensive to be poor!!

And this isn't just a Philly issue, this is a statewide, and countrywide issue. This pandemic has turned so many vulnerable people's lives upside-down.

I reached out to several City and State politicians over the last month or so, I was contacted by a young lady who works for a City Council member. She read my email and proceeded to tell me that there's no housing available for low-income families or individuals in the county and that I should consider leaving and moving to a surrounding county to get into a shelter and maybe housing. A few days later I was contacted by another City Council member's office who told me different information about getting assistance in securing housing. The catch being, neither of us knew that this program I was referred to was only a chance at getting housing. I'm now facing another hurdle, getting identification items for my youngest child. Another thing that becomes a challenge when you're homeless, living in fear, and have limited resources. I'm hoping that I can

find a place that can be approved for this subsidy that isn't a guarantee, just a chance. I'm a constituent, I vote in every election, and have since I was 19. So we'd rather lose constituents than find a solution to the poverty in your district?? Is this one of the reasons how this city now has 1/5 of the population it had 20 years ago?? Why are we electing these council members if they don't have real-time solutions to our city's housing, wage, and poverty issues?? Still waiting to hear back from a few State Representatives, our Senators, the Mayor's office, and our Governor. I have contacted them all in one form or another. I'm frustrated and I'm tired, and I don't find any of this to be fair. All I'm asking for is the basic need of shelter for my children, I will figure the rest out!

Which brings me here today to this meeting, to tell my story, to show just one face of what life has been like in this state trying to survive. What life has been like since Covid arrived and made an already hard life a pure struggle, I'm here today to speak on how poverty affects a person, a family, a community. Not just financially, but mentally, physically, emotionally, and spiritually. My family is hiding due to fear of being separated by the state, and it seems as though we're slipping through the cracks. I'm afraid when I go to work that I may come back to this hotel room and find a letter taped to the door and my children gone, because we don't have a home, and I don't qualify for housing.

So let's be clear here, we have plenty of housing. Yet, we have so many barriers to attaining housing. We have a severe poverty issue that we need to address. We need wage stability to ensure housing stability, we need better monitoring on how housing is attained. Nobody should shell out thousands to just apply for housing. Nobody should be told that they can't afford a place to live when they work, receive unemployment, SSI/SSDI, Section 8, or any legal income. But, every day this is happening, across the city, state, and country.

In the coming months, we're going to see another pandemic, homelessness, and it's going to affect the most vulnerable the hardest. There are going to be single parents, children, seniors, minorities, and low-income families on the streets everywhere. In America, this shouldn't be happening! In the state of Pennsylvania, this shouldn't be happening! I'm here for those who are too afraid to speak out, I'm here because something must be done to aid those who are facing homelessness and living in poverty, or we will all be paying for this in the end, whether directly or financially it's going to hit us all. We all shouldn't suffer because of unforeseen circumstances, but we have a chance to stop many people from being displaced. I truly hope that no other families have to be in my situation wondering what is next, and how to make it through.