

WRITTEN STATEMENT OF CHRISTINA LOUDEN

CONSTITUENT, SECTION 8 VOUCHER RESIDENT

Hearing before the Subcommittee on Housing and Community Opportunity

Committee on Financial Services

United States House of Representatives

“The Impact of the Foreclosure Crisis on Public and Affordable Housing in the
Twin Cities”

January 23, 2010

Subcommittee on Housing and Community Opportunity

Testimony of:

Christina Louden

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My name is Christina Louden, I am a 31-year-old single parent of two daughters: Ruby Rose, age 9 and Danista, age 5. I am currently unemployed but pursuing my Bachelor's Degree 'Online' in Business Administration and actively looking for employment.

❖ Please discuss your background and your experience on the waiting list for housing assistance in Minneapolis.

When I first applied for Section 8 assistance in May 2003, I was a single parent of one child and paying more than 50% of my income toward rent. During my 6 ½ years on the Section 8 waiting list, I had another child and managed to make my rental payments. On February 12, 2009, I lost my job due to health concerns. I have a pacemaker and suffered injuries in an automobile accident.

I was on the verge of losing my apartment and was unable to pay my rent. I did not receive child support or any childcare assistance and my income was significantly reduced to some welfare for my children and unemployment insurance. I called the Section 8 department in March 2009 and was informed that I was near the top of the waiting list and was finally approved for a Section 8 voucher in July 2009. I found an apartment and was leased up in November 2009.

❖ **Please describe your experience now that you have received a Section 8 housing voucher.**

My two-bedroom apartment rents for \$960 per month and my share of the rent is \$432 per month. This is less than half the rent I would be required to pay if not for my Section 8 assistance.

This housing assistance allows me to make sure my children have adequate food, clothing and shelter as well as being able to provide them with what they need for school and other day-to-day requirements.

My lower rent also enables me to be able to prepare for a better future. I am attending the University of Phoenix 'Online' and expect to receive a Bachelors Degree in Business Administration in 2011. I hope to be able to use this degree to find a better job and put myself in a position where I will no longer need Section 8 assistance and someone else who needs help can have the same opportunity that Section 8 has brought to me.

❖ **Please describe additional resources the City of Minneapolis needs in order to better provide affordable housing to individuals and families.**

I am not an expert in what Minneapolis needs or in affordable housing. I can tell you, that waiting 6 ½ years to receive assistance is not a realistic way to help people who so desperately need assistance. If I had lost my job two years ago, or experienced some other set back that would have impacted my income, my children and I could have been homeless. I think of all the families that I hear about who are homeless and wonder, knowing that the miracle I experienced may not be there for them. The waiting list is closed and I am told that thousands of other families may have to wait as long as I had to wait to get help. Thousands of others can't even apply for help. Minneapolis needs more Section 8 vouchers to help families, they need more landlords willing to accept Section 8 and they need more just plain old affordable housing.

❖ **Please discuss any other insights you have on the housing and social service needs of low- and moderate- income individuals and families in Minneapolis.**

There is an economic crisis and so many families are impacted by it. I know from my 6½ years on the waiting list that for low-income people, working or on welfare, there has always been an economic crisis. Rents of over \$1000 per month, car payments, insurance, food costs, clothing costs, medical and other day-to-day costs associated with just living, are almost impossible to meet with a low paying job or welfare benefits. It is hard to ask for assistance. I want you to know that assistance should be viewed as an investment. With the investment you are making in me and my family, you will see a big return. I will graduate college, find a good paying job and help my children, so hopefully, they will not have to experience the difficulties I have had to face.

