

**Written Testimony Submitted by Nolu Crockett-Ntonga,
Housing Advocate for Older Adults and Board Member
at The Sanctuary Residents' Council—a Senior Housing Community
in Montgomery County**

**Bill 13-20, County Property - Disposition -Affordable Housing,
Introduced by Councilmember Jawando
Fiscal Year 2021 Operating Budget Hearing
April 16, 2020**

Council President Katz, Vice President Hucker, Lead Sponsor Jawando, and all Council Members, thank you for the opportunity to present this testimony. My name is Noluthando Crockett-Ntonga. I am a resident at The Sanctuary, a so-called “affordable” housing community near Long Branch in Silver Spring, for older adults 62 years plus. I am a board member of The Sanctuary Residents’ Council.

In my personal capacity as a housing advocate for low-wealth older adults in Montgomery County, I urge the Council to take three actions:

Number One: Bill 13-20 is a step in addressing the runaway crisis in affordable housing. I urge you all to pass this legislation.

Number Two: The times we live in demand affordable housing. I urge the Council to take the bold steps needed to address the economic hardship many are suffering. State Delegate Vaughn Stewart has introduced the “Social Housing Act of 2020” in the Maryland House. I strongly urge this Council to act now to introduce companion legislation tied to that Statewide bill. Social housing is mixed-income housing that provides protection to specific properties – permanent protection – from the relentless surge of rent increases. Social housing has succeeded in Western Europe and these bills could launch a system that works for America, pioneered in Maryland and Montgomery County.

Number Three: I also urge the Council to increase funding for the Rental Assistance Program and the Voucher Program which both offer immediate help to desperate County residents. These programs are in such demand that the waiting lists for both are currently closed to new applicants.

Even before the Coronavirus Pandemic, and its economic consequences, people who were not in a housing crisis had no idea how bad things are. The statistics paint a grim picture that is a reality for so many people.

Nearly half of all renters in the country, including Montgomery County, are housing burdened—paying more than 30% of their income on housing. But studies show that many older adults are paying more than 50% of their monthly income just to have a place to live, including right here.

According to AARP, the average Social Security check for older adults is a mere \$1,503 per month. Yes, \$1,500 a month, period. And the average price of a one bedroom rental— here in Montgomery County, is \$1,479. As the kids say: Do the math. That leaves \$21 a month for every other expense—food, transportation and dare I mention—health care. This does not even include the growing number of people forced into homelessness.

As a recent New York Times editorial pointed out, the crisis in affordable housing, is not a result of laziness or lack of education, but a broken economic system. Even with Montgomery County's long history of affluence, there is an income gap which is growing worse. The economic ladder is harder to climb; real incomes everywhere have stagnated for decades as the cost of housing has increased. And many older adults, most on a fixed income, are being driven into the street. Things are bad and getting worse. Yet there are concrete, effective things you can do, starting with the three I listed.

I would like to share my experience with you to put a very real picture into your heads as you consider these legislative actions. Please, hear me. I personally experienced homelessness, thankfully never on the street by the grace and mercy of God. This happened despite my Bachelor's degree from the University of Illinois, despite my Master's degree from Northwestern University and despite my post-graduate Knight Fellowship at Stanford University. It happened despite my incredible professional experience—I was a White House correspondent for NPR, I was a consultant to cabinet members of the late South African President Nelson Mandela. I have worked in more than 20 countries. Yet I couldn't earn enough money to rent an apartment in Montgomery County.

In the early two thousands I had wonderful jobs with good pay and great benefits. But came the painful Great Recession, and I kept getting laid off from the non-profits where I worked as their donations tanked. I am a dependable and effective worker. I always believed that I would have a job as long as I wanted to work. Alas, I was wrong. I applied for more than 300 jobs! I attended **every** workshop on how to get a job. I did **everything** the professionals said to do, but I did not get a job, and got only a handful of interviews. During this time my Mom slid into dementia.

I sunk into depression. Unemployed, with no cushion, I tapped into my always meager retirement fund, believing in my heart that surely, I would eventually get a job! But no. Instead, I got evicted.

This was in Montgomery County. The rent at my two-bedroom apartment in White Oak was \$1,500, plus utilities. I'd always paid my rent and utilities on time over the course of 3 years even as the rent increased sometimes as much as 5% a year. But my savings were running out. I talked to the property manager about the possibility of me paying a reduced amount. The answer was, "no".

When I was evicted – in Montgomery County I remind you – my possessions were literally thrown curbside on the street. Walkers-by began picking through my things.

What had I done “wrong”? The answer is, “nothing”. I had done nothing “wrong”. This was happening not just to me, but to so many people like me. Hard working people who cannot beat an economic system stacked against them. Who have no options. No opportunities. No chances. Something is clearly so tragically wrong with our housing system. How much more are others suffering who do not have my advantages.

The Coronavirus Pandemic has now exposed the crisis in affordable housing. Millions are living on the edge, one paycheck away from ruin, or keeping alive by the barest margin. Millions are unable to pay next month’s rent. This is no surprise to those of us living this unfortunate reality. But it may be a surprise to you:

IF you have a six-month emergency fund in the bank,
IF you can live off your investments,
IF you have relatives who can bail you out,
IF your home and car are paid off and you can afford the yearly upkeep,
and IF you are in reasonably good health.
YOU may not realize that our country's housing system is broken.

I recognize and appreciate the Council’s efforts to support affordable housing options through use of the Housing Initiative Fund—HIF. I appreciate the County Executive’s proposed increase in the Housing Initiative Fund from \$41.3 to \$47.5 million, and I look forward to learning more about the proposed Affordable Housing Opportunity Fund.

But a County survey found that while 90 percent of residents 55 and older say that the county is a good or excellent place to live, the numbers plummet when affordability is considered. Only 50 percent say Montgomery County is a good place to retire and only 25 percent rate the County’s cost of living favorably. Only one in four. How many of the County’s own residents, those who paid for this County’s growth during their working lives, will be forced to leave?

So what can the County do to demonstrate it is truly Age-Friendly to its own citizens?
It must do more! It CAN do more.

While I enthusiastically support Bill 13-20, I am really here to encourage the Council to use this unique moment afforded by the Coronavirus crisis to be farsighted, bold and progressive. And brave. Independent studies recommend that Montgomery County increase dedicated funding for affordable housing to at least 100 million dollars annually. As a county, we can do that. We ABSOLUTELY can.

This present crisis is our chance to become a better nation. A crisis led to Roosevelt’s New Deal and to Social Security. A crisis led to President Johnson’s Great Society, which created Medicare, Medicaid and Head Start. In President Obama’s years, the Great Recession crisis led to instruments of economic stabilization that stabilized institutions, but not our people.

Now as in each of those times, political will is essential. Our system of democracy is under strain as those with wealth increasingly shape the course of policymaking, acting in their own self-interest. And the WOKE see exactly what is going on.

The nature of democracy is that we are together responsible for saving ourselves. Crises expose problems. Fixing them requires ideas and leadership.

Montgomery County Council Members I urge you to seize the opportunity to lead us out of the mess we are in. Everyone deserves a place to call home. Therefore, I respectfully request that you take the three important steps I listed: First, pass County Bill 13-20. Second, introduce companion legislation to the General Assembly's Social Housing Act of 2020. And third, increase funding now for the Rental Assistance Program and the Rental Voucher Program.

Thank you for your consideration.

Noluthando Crockett-Ntonga

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