

Testimony of Fernanda Galindo
U.S. House Committee on Financial Services
Hearing: “A Strong Foundation: How Housing is the Key to Building Back a Better America”
October 21, 2021

Chairwoman Waters, Ranking Member McHenry, and Members of the Committee: Thank you for the opportunity to share my story with you about my housing struggles and the importance of investing in housing and rental assistance.

My name Fernanda Galindo, I am 32 years old. I have a 5-year-old son, with learning disabilities. We live in Washington, D.C., in a studio apartment. We have lived in Washington, D.C. for almost 6 years.

Throughout these years, I have always struggled to afford to pay rent. I have worked as a nanny, assistant teacher, maid, and line cook. Sometimes I have worked three jobs at the same time just to make ends meet. Some months, I had to work over 70 hours a week to afford to pay rent and care for my son, yet I still faced the risk of eviction on several occasions.

With time I was able to start making more money with only one job, but I still struggled many months to afford rent. On occasion, I had to choose between paying rent on time or buying food.

When the pandemic hit, I was lucky enough to have employers who continued to pay me even though I could not come to work. When the lockdown was lifted, I was not able to return to work because my kid needed care and there was no one else to watch him. I was lucky to find another job, where I could bring my kid with me and I was able to pay rent on time. However, I always worried about money. Even when I could pay my bills on time, any medical emergency or even an unplanned expense would have put us in financial hardship again. If any unexpected expense occurred, I would be unable to maintain housing for me and my son. I could not and still cannot even entertain the idea of saving money to buy a house one day.

After the school year was over, the families who employed me no longer needed care for their kids. I searched for another job and when I found one, I placed my kid in summer camp. Summer camp was closed after a few weeks because of several cases of COVID, so I could not go to work anymore because I could not find care for my son. I had no idea how to pay for rent anymore.

I found out about a program called STAY DC, which is run by the DC Government to help families who owed rent or could not afford rent anymore. I reached out and a few hours later I was called by one of the connectors to assist me with my application. The next morning, we submitted my application and I was told to wait about 6 weeks to hear back. I hope you never experience the amount of distress I felt while waiting for a response! I was granted money to pay for 3 months of rent in advance. When I read the email, I cried, I called my friends and my mom, and I told them I could breathe again.

Some people claim that such help is a handout that creates dependence on government services. This is not true. The support I've received is a critical bridge to self-sufficiency—it gives me peace of mind and provides me interim financial stability that will help me keep my job, plan for the future, and support myself and my son.

I mentioned at the beginning of my testimony that we live in a studio apartment. I have tried to find a bigger place for my son and me where he can have his own bedroom. I do not care about luxuries; I just think that a kid should have a bedroom. There are limited options for us, as there are few affordable housing options in the city and existing options have years-long waitlists. I have signed up for several of them and have never heard back. The need for quality affordable housing in this area is an urgent matter.

My kid was accepted to one of the best schools in DC. As exciting as I was when I heard the news, I was also worried about how I am going to be able to make this sustainable for us. He can only attend if he is a DC resident, so if we cannot find affordable housing where my child can have his own room, I may have to give up the good school to meet my housing needs. This may cause us to relocate and lose the opportunity that my son has to receive the quality education that will open doors for him in the future and potentially end this cycle of never-ending financial hardships.

But there is also a third option, which is why I am here today: Congress needs to include robust funding for housing and rental assistance in the "Build Back Better" bill. Throughout my life, I have worked very hard to build a dignified life for myself and my child. I have played by the rules, yet the struggles that I have experienced alongside millions of other moms often seem insurmountable. If Congress doesn't ensure people have access to safe, reliable, affordable housing, it will undermine my and others' ability to hold down a job, pay rent and bills, and build a better life for our families—it will, in effect, undermine our nation's recovery.

Thank you again for inviting me to speak with you.