

## Testimony

Good morning. My name is John Harrison. I began working as a young adult in the early 1980s. At that time the median home price was \$68,900, but interest rates were over 15%. I was renting then as it did not seem like a good idea to pay \$200,000 interest on a \$55,000 loan. I had an ok job at a company then, but the company went bankrupt in 1985. After that I had other jobs in the area and continued to rent the same house for over ten years, eventually paying the owner more than the house cost him to build. My financial circumstances were not bad, but they were not great either. I did not have a college education. The relevance of my job skills eroded over time, and that along with the responsibilities to provide for my family made it difficult to save much money. During the 1990s my family broke up and my marriage ended in divorce. I moved to the eastern shore of Maryland, where housing costs were lower but decent employment was difficult to find. I was able to get an ok job and eventually save a little bit of money. One of the things that helped me to save was that I lived in an abandoned warehouse and helped the owner to repair and re-purpose the building. I chose to live there so I would not be paying rent.

In 2011 I bought a house that was for sale by owner. I had been working for a fulfillment company for six years. Right around the time that I bought my house that company was sold; and the new owners began making changes, as was their privilege. One of the changes was to eliminate my position, and so I got laid off. I was out looking for a job one day a couple weeks later and came home to find that my house had burned down. I had been naive when I bought it and trusted that the owner would take care of some things. Anyway, I did not receive any insurance settlement, and would have been homeless right then, but some kind neighbors allowed me to stay in a shed behind their house. I fixed it up a bit and stayed there for over a year, but eventually their landlord said that I had to go.

I had decided that I really needed to go to college if I wanted to improve my situation long term, and so I enrolled in a community college. I did well but it was difficult because I did not have stable housing. Sometimes I would stay in a patch of woods on campus and other times I would sleep in my car. I did not finish school and my overall situation declined further as well. I became discouraged. I felt I had not succeeded in my career, my education, my family life; life in general.

Eventually I became literally homeless, living on the streets. The longer I was homeless, the less I thought my prospects would improve. I came close to feeling hopeless and the daily difficulties of living without stable housing began to take a toll on my health and on my sense of self. The wait for housing support was years long and I did not apply nor qualify for any programs that I was aware of. I also lost all of my identification documents and had to restore my proof of identity. Then I was able to obtain SNAP benefits and Medicaid. My homelessness lasted for several years but I am now housed and I was able to return to school and earn an Associates Degree. That has helped me employment-wise and I now work for the Department of Social Services in Prince George's County. I have been saving some of my pay but the cost of housing is rising faster than I can save a down payment so I will continue to rent for now.

In my work for Social Services I am a street outreach worker. I talk to people experiencing homelessness and try to build rapport with them. I make an effort to connect them to resources that may improve their situation. My own lived experience has become an asset now even though it was a very difficult time in my life.

Thank you