## Tim Langston Chicago, IL Resident

My name is Tim Langston. I've been a homeowner in Uptown, Chicago since 1992, and I'm a member of Northside Action for Justice and Right to Recovery. Like a lot of people right now, I'm feeling a lot of personal anxiety, because, after 27 years on the job, I was furloughed by my employer at the beginning of April, and just this past Friday, that furlough became a permanent termination. For a while, I've been the primary wage-earner in our household, and the insurance that came with my job was our only access to healthcare, which we absolutely need, because my wife is currently undergoing chemotherapy. So we're now in a precarious position, both financially and emotionally.

We're in the middle of an unprecedented period in our history. The COVID-19 pandemic has catastrophically impacted working people, particularly in low-income households and among people of color. Many of us have suffered the tragic loss of family, friends and neighbors due to the virus. Many other households have lost income due to the illness of breadwinners. To prevent the spread of this highly contagious virus, many state and local governments have issued shelter-in-place orders, such the one here in Illinois. While we all agree that these orders are absolutely necessary to reduce the tragic potential consequences of this pandemic, the attendant drop in economic activity has caused millions, like me, to become unemployed, or have their employment curtailed or suspended.

Again, I'm in no way disputing the necessity of the measures taken to "flatten the curve" of infection. But in a pandemic, an effective stay-at-home order requires that everyone has a home to stay in. At this moment, housing is literally healthcare. And now millions of Illinois residents, like myself, are facing an emergency situation, where we don't know if we can remain in our homes because we're unable to pay our monthly rent or make our monthly mortgage payments. Some landlords have already begun taking actions to evict tenants, and some mortgagees have already begun taking actions to foreclose on homeowners.

Here in Illinois, State Rep. Delia Ramirez has introduced a bill designed to cancel rents and mortgages and protect our ability to stay in our homes. For homeowners like myself, this bill includes a 180-day moratorium on foreclosure proceedings and condominium evictions; it also includes the staying of deadlines relating to foreclosure proceedings, ensures that mortgage services offer flexible forbearance programs to homeowners not already protected by the CARES Act, and ensures that no one will face penalties or lose their home if they can't pay property taxes or assessments during the moratorium period.

We need relief in Illinois.