

Transcript for Rosita

Rosita grew up in Chicago, surrounded by family members who lived on her block. Today, she and her daughter live in Chicago's Logan Square neighborhood in a brick "two-flat", a local term for a two-story building with one apartment unit on each floor. Rosita purchased her home 28 years ago. Built in 1902, her home has a finished basement as well as a yard.

"I've been working in the community as a community organizer for many years. I am currently retired, I have worn different hats, and I worked for a local not-for-profit until 2017 for 30 years. I'm a single parent, my adult daughter still lives with me and having her herewith me helps me pay the mortgage because we own the building, and helps me to be comfortable. Because if it was just my income there is no way I would be able to afford to continue paying the 8 years I have left on my mortgage, my 30-year mortgage. I wouldn't be able to pay my utility bills.

We've made improvements where we were able to as needed. I've always made sure that the most important things are taken care of like the roof and the bricks being tuck-pointed—those are like the two always high maintenance costs and most important to maintain in a building is those things. Of course when you purchase a house or a building you don't know about those kind of stuff because that's not our norm. As the years went by we learned to understand what it takes to own a property vs renting, and how to maintain it. But with all of that come costs, and everything goes up again."

In the 28 years that Rosita has lived in her neighborhood, she has seen it go through quite a few changes.

"I've seen million dollar two flats being built in the community that don't match the cosmetics of the block or the neighborhood. So it's been sad seeing that because you feel a disconnection. I've lost a lot of neighbors and families that I've known because of that, or they can't afford to live here no more."

This type of displacement that Rosita has witnessed is also known as gentrification. Gentrification is the process of changing the character of a neighborhood, typically through an influx of higher-income residents, businesses, and real estate investment. Neighborhoods that experience gentrification are often occupied by residents of color, and these are the people forced to leave the neighborhood when the cost of living becomes unaffordable.

Rosita has been able to keep her home even as her neighborhood gentrifies. In fact, she is just two short years away from fully paying off her mortgage. This is a huge accomplishment considering only about a third of U.S. homes are fully paid off. Like many homeowners, Rosita loves owning a home that is all hers – a space she can fix up however she likes, as well as host her family and friends. Since becoming a homeowner, she has taught herself how to maintain her home and manage its energy use.

“I like to pretend I’m a handy-Annie woman and so I go around checking to see if I feel any air or draft, I’ve got one of those lighters with the flicker at the end that you click and I see if I can see a flame moving when you pass it around the door. And that tells me that something got worn off from the spring /summer and fall and that I need to refix it, re-caulk it, re- put some in between materials because there’s so many to choose from when you go to the hardware store, but you need to purchase something you’re able to understand how to put it up and what makes sense for your house. So I do that to my front doors and back doors.

We learn our ABC’s in school but we don’t know a lot of things in life unless we experience it and go through it hands on. I became a mother overnight and I didn’t know how to become a mom, I learned. No matter how much books you read, you just learn from doing and experience, so when you become a homeowner, or you are a renter—because renters have to address all of these issues—how do you do things to make everything much better for yourself. Comfortable, living in your environment and your house.”

Like many Chicagoans, Rosita and her daughter do not have central air conditioning, so on hot days they struggle to stay comfortable in their home. Only about 30% of single-family homes in Chicago have central AC, compared to 76% of homes nationally. Chicago’s 2- to 4-unit buildings, like the one Rosita lives in, are even less likely to have a central cooling system at only 9%. Because of this, many families are forced to find other ways to stay cool during the summer.

“We’re talking about the old F-A-N. We have fans in every room in our house. Living room, dining room, kitchen, bathroom, all the bedrooms have fans, we have a ceiling fan in the dining room. I do own a window air conditioner. No matter how hot it gets, I think it only gets turned on 3, maybe 4 times during the summer because of the cost of running a window air conditioner. I’m very sure that unit has been there since we bought the house, it is not energy efficient and also, it’s not going to cool off the entire house, it’s only going to cool off the dining room. So we’re okay. We just wear less clothing. When it gets too bad I get a wash cloth and put cold water on it or a ice pack, a flexible one, and put it behind my neck. So I have no choice and that’s the way we do it and we’re okay with it.

I’ve cheated. A couple years ago we have two fans in both of our rooms. We have the long one and then we have the round one. So it hits you differently when it becomes too unbearable. We look forward to when we had to do errands because at least in our car we have the air conditioning. So we would plan out the week of where we have to go and what we have to do and if we could do things back to back. And I would purposefully look at the temperature and decide what days I’m going to do what. If it’s brutal, I’m not going to do no yard work whatsoever, because I’ve got a front yard and a back yard to maintain.”

As climate change advances, heat waves have been growing in both number and strength. Extreme heat is the number one cause of weather-related deaths in the U.S., even though most of these deaths are preventable. Research has also found that extreme heat disproportionately affects the elderly, people with underlying health conditions, and renters and homeowners with lower incomes. Because Chicago has so many older homes without central air conditioning, the city is need of upgrades to protect these communities against future extreme heat.

When she became a homeowner, Rosita learned a lot about how to manage her home. This included how to do home maintenance and repairs, but also how to manage her mortgage payments and pay her utility bills.

“I think in my younger years as an adult, you don’t know how to budget, you don’t know how to do things. I’ve had disconnection notice, I’ve gotten the threatening letters. That’s because when you are on your own in your 20’s you don’t know, you don’t understand how things are. So I’ve experienced getting those disconnection notices and other stuff. Almost getting disconnected was very frightening, especially my gas bill, especially in the winter, close to wintertime. And I dreaded going to the mailbox to see that envelope with the red strip going across it showing that that’s the disconnection notice and stuff like that. Having to swallow my pride as a young adult to ask my parents if I could borrow some money. You learn. I wish I knew those kind of stuff when I was younger and I think if we were to teach our kids not just how to cook and how to do certain function, but learn how to budget. Show them a bill. My daughter, I showed her the bill, I showed her how to read it. I explained to her how to do things. I’m preparing her. And I said come the day when I’m not going to be around, you’re gonna have to step up and do this by yourself.”

However, Rosita understands that knowing how to budget and creating a system for yourself can only go so far. Sometimes basic necessities are simply unaffordable for people.

“I used to advocate for senior citizens and to find out that they would give up on their medication just to be able to pay some bills and utility. And knowing that they had experienced things like that shows you that this is not a problem for when you’re on your own as a young adult in your twenties, but when you become senior citizens and your income is under \$800 a month. Think about that for a second all of you that are listening to this. If you are making \$800 a month, how are you making ends meet? Yes, the seniors I worked with live in a subsidized housing where they only pay 30% of their income, but they still have to pay for medication, food, and utilities, and other personal items. And they have to do that on \$800 a month.”

Resources

<https://www.urbandisplacement.org/about/what-are-gentrification-and-displacement/>

<https://www.urbandisplacement.org/about/what-are-gentrification-and-displacement/>

<https://www.forbes.com/sites/brendarichardson/2019/07/26/nearly-40-of-homes-in-the-us-are-free-and-clear-of-a-mortgage/?sh=d62dd6a47c22>

<https://www.epa.gov/climate-indicators/climate-change-indicators-heat-related-deaths#:~:text=When%20people%20are%20exposed%20to,other%20forms%20of%20cardiovascular%20disease.>