## Testimony on HR2004 and HR2003

As a person who has been both a renter and rented out my own home, I have experienced the points of view of both the owner and renter. When renting out the home I owned, rents never covered actual expenses. When I was renting an apartment, the rent was a major part of my budget. Of the two situations, the renter is the more vulnerable. Rent increases and no cause evictions are exceedingly stressful, especially for the aging, disabled and low-income populations.

I speak in support of HR2004 and HR2003, not for myself, but for many other hard working people who are struggling financially, who are elderly or disabled and no longer able to work. I speak for those who subsist barely, on meager, fixed incomes. For example, someone on a fixed income of \$2000/month (or \$24,000/year) is above the official poverty level, but at today's typical rental rates, they would be paying more than half of their income for rent and utilities. When rents rise, as they are now, those on fixed incomes will have little money left for necessities like food, medicine, health care and transportation.

Allowing rents to rise unchecked has already forced many Americans into a state of chronic homelessness. Many have no family or friends who can help. Today, I know more people who are living in their cars because they cannot afford housing. But, for the elderly and disabled, this is not an option. The only way to avert a burgeoning homelessness problem is to create more affordable housing. This will take time.

Meanwhile, it is imperative that rent increases and "No cause" evictions be restricted. It can take many months for renters to find housing. Moving is expensive and exceedingly difficult for elderly people on many levels. The stress has health consequences such as back injuries and heart attacks. Surveys show that most people want to age in the same place, partly because it is less stressful.

I ask you to vote in support of HR2004 and HR2003, measures that will help to protect renters, until adequate numbers of affordable homes are available.

Thank you.

Wendy Woods, Ph.D.