Date: 2/25/2021 To: House Committee on Housing, Chair Julie Fahey From: Donna L Cohen, Portland, OR Re: HB 2163

The only thing worse than our current housing situation – national and locally – would be to saddle renters with housing debt they may never be able to overcome. A national emergency requires the most serious of responses by all levels of government.

I'm pleased with the efforts put forth so far in this legislative session. This bill is an important piece. According to the National Low Income Housing Coalition's November report, "The Cost of COVID-19 Evictions" it will cost our country \$63 billion – our state alone \$633 million – should we not help keep people from being evicted.

These costs include: emergency shelters, emergency medical care, inpatient medical care, foster care and juvenile delinquency. This, of course, doesn't even begin to account for mental health effects and educational impacts on school children.

Let's be smart and head off not only negative financial affects but the trauma of eviction by helping out our distressed renters as soon as possible.

And, I would like to add, that the only reason I am not housing burdened – paying too much of my income for rent – is that 17 years ago I was the beneficiary of a first-time homeowner program. For the first time in my life I had a house. The resulting financial security and stability radically altered my life for the better.

Please pass this bill and help our renter community! Thanks.