Chair Meek, Vice Chair Boquist and distinguished members of the Senate Committee on Finance and Revenue, My name is Ramiro Navarro Jr and I'm a combat Veteran asking for your support of Senate Bill 540.

From 2013 to 2014, I worked as the Veterans Representative at our local Community College in Salem and from 2016 to 2020 I was the Veterans Program Coordinator for a local nonprofit providing mental health services to fellow Veterans. If there's one thing I've learned, it's that Oregonians who have served in the United States Military are struggling.

At the time that I was managing the Veterans Program, Oregon had some of the highest rates of <u>suicide</u> <u>among veterans</u>, the highest rates of homelessness among veterans and the highest rate of <u>veterans on</u> <u>food stamps</u>. The U.S. Department of Housing and Urban Development's <u>2022 Annual Homelessness</u> <u>Assessment Report (AHAR) to Congress</u> reported that Oregon had "...an increase of 131 veterans experiencing homelessness between 2020 and 2022 (10%)" That is the second largest growth of homelessness in the nation among Veterans. Right here in our very own home where we rank among the <u>worst states for retiring veterans</u>.

Today, you have before you a bill that could increase livability for veterans in the state Oregon and improve their chances of being able to afford a home on their own income by exempting a portion of their retirement and pension from state income tax. We owe it to them to do everything possible to support their transition back home after their time in service. Honestly, it's the least we can do.