

Good afternoon, Members of the House State, Veterans, & Military Affairs Committee,

My name is Jack Regenbogen and I am a senior attorney at the Colorado Center on Law and Policy. I appreciate this opportunity to ask for your support of HB 1410, which would provide critical assistance to renters and homeowners as the state recovers from the financial crisis created by the COVID-19 pandemic.

According to a [report](#) recently published by the Bell Policy Center, in partnership with the COVID Eviction Defense Project:

- By September, nearly 420,000 Coloradans living in 181,000 households will be at risk of evictions, having accumulated nearly \$765 million in rental debt
- Communities of color, undocumented residents, and low-income families will be especially vulnerable to evictions; and,
- The eviction crisis is likely to see its greatest increases starting in August, as expanded unemployment insurance benefits end and cost-burdened renters (those paying more than 30 percent of their income in rent), are unable to keep up with rental payments.

By providing emergency rental and mortgage House Bill 1410 would help many Coloradans weather this economic storm and remain housed.

I am also grateful that the bill would allocate \$350,000 for the Eviction Legal Defense Fund. This program provides invaluable assistance to nonprofit organizations that offer legal aid to low-income tenants who are facing eviction. In Colorado, for every 30,000 people who are living in poverty, there is less than one legal aid attorney available to help them navigate civil issues—which ranks us among the bottom five states in the country with respect to access to justice for people experiencing poverty.

Evictions are harrowing and difficult experiences to navigate, and the assistance of an attorney can mean the difference in whether a person loses their home. A few hours of an attorney's time can prevent a family from enduring weeks or months of homelessness.

The Eviction Legal Defense program has already enabled organizations like Colorado Legal Services to hire additional staff and expand their capacity to help people statewide. As Colorado endeavors to recover from the financial crisis spurred by the COVID pandemic, this resource has become even more critical.

I appreciate the sponsors for bringing this bill and for the robust stakeholder process that they convened, and I urge you to please vote **yes**.