To: Senate Committee on Human Services From: Donna Cohen Date: May 3, 2017 Re: HB2004

Dear Senator Gelser and others on the Committee,

I strongly support HB2004. I live in the St Johns community of Portland. For almost all of my life including growing up - I lived in rented apartments. But, things have changed since I was a renter. "The market" is now unable to provide secure, reliable, affordable housing. The life of most renters is stressful due to not knowing if, or when, a landlord may decide to terminate a rental agreement for any reason, and also, because rises in rates are uncontrolled and often exorbitant. Could anyone consider this a reasonable way to treat people?

Were it not for an affordable housing first-time-homeowner's program I would still be subject to those same stresses. Instead, I have the advantage of stability in both my living space and in my housing expenses. Raises in property taxes are a pittance compared to what renters deal with.

By the way, early on when I rented in Oregon there was a "Renter's Rebate" program. It allowed those whose rent expenses exceeded a certain percentage of their income to receive a tax credit from Oregon. Why is it that the "Renter's Rebate" program is gone, yet subsidies for homeowners - with more expensive homes providing the largest subsidies - continues in a form which is grossly unjust?

I urge the Committee to move this bill forward for the sake of the hundreds of thousands of Oregonians - at some point to become millions - who are subject to the whims of "the market" for the most basic of human needs.

Thank you.

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