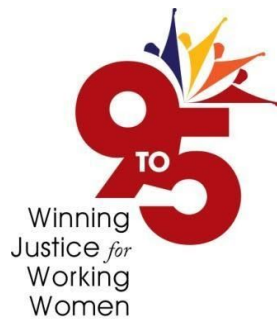


## SUBMITTED WRITTEN TESTIMONY

Committee House Public Health Care & Human Services  
Meeting Date 12/1/2020 10:30

Registered	Bill Number	First Name	Last Name	Position on Bill	Representing	Status	Testifying	Text of Testimony
								<p>Dear House Public Health Care &amp; Human Services Committee Members,</p> <p>Colorado Coalition for the Homeless urges you to support LLS 20B-0052. The connection between housing and health has never been more clear. To keep people housed, avoid increasing ho and prevent this unprecedented public health crisis from worsening, a substantial investment in emergency housing assistance and legal aid is essential. Consider the following facts:</p> <ul style="list-style-type: none"> <li>While statewide homelessness has remained relatively stable at around 10,000 people according to the annual Point-in-Time count, experts estimate that the number is closer to 30,000. Di homeless count has increased more than 20% from 2018 to 2020 alone (3,445 to 4,171).</li> <li>In an informal count in July, Denver Homeless Out Loud found 1,328 people living in vehicles and tents in Five Points, Capitol Hill and other parts of Denver. The 2020 official count for Denve 996 unsheltered individuals, indicating a likely increase amid the pandemic. This trend is likely mirrored statewide.</li> <li>Shelter capacity has been cut in half due to the implementation of distancing standards.</li> <li>Shelters and health systems are reporting a dramatic uptick in first-time homelessness because of COVID-19-related job loss, expanded unemployment running out, and lack of ongoing sup the federal government.</li> <li>According to modeling by Columbia University, we can expect a 40-45% increase in homelessness nationwide this year if action is not taken. This could mean an increase of between 4,000-1 Coloradans.</li> <li>The populations most affected by disparate health outcomes related to COVID-19 are also overrepresented in the homeless population. The percentage of Black individuals in the homeless is more than four times the percentage in Colorado's general population, and the percentage of Indigenous individuals in the homeless population is six times greater.</li> <li>In increasing number of Coloradans are using credit cards and what little savings they have accumulated to pay for rent, given the dearth of federal support.</li> </ul> <p>Please vote "yes" on LLS 20B-0052. Thank you for your consideration.</p>
12/1/2020 10:11	SB20B-002	Aubrey	Hasvold	For	Colorado Coalition for the Homeless	Open	Submitted text	
12/1/2020 10:12	SB20B-002	Cesiah	Guadarrama	For	9to5 Colorado	Open	Uploaded file	
12/1/2020 11:17	SB20B-002	Jack	Regenbogen	For	Colorado Center on Law and Policy	Open	Uploaded file	
12/1/2020 10:32	SB20B-002	Judy	Williams	For	Early Learning Ventures	Open	Submitted text	ELV supports 600 child care programs across the state in supporting them with business services. The child care stimulus sustainability grant is desperately needed to support the child care r
12/1/2020 10:06	SB20B-002	Karla	Gonzales-Garcia	For	Colorado Organization for Latina Opportunity and Reproductive Rights (COLOR)	Open	Uploaded file	
12/1/2020 10:14	SB20B-002	Kinsey	Hasstedt	For	Enterprise Community Partners	Open	Uploaded file	
12/1/2020 10:20	SB20B-002	Mark	Newhouse	For	Left Behind Workers Fund	Open	Uploaded file	
12/1/2020 10:31	SB20B-002	Raquel	Lane-Arellano	For	Colorado Immigrant Rights Coalition	Open	Uploaded file	



4130 Tejon St Suite A, Denver  
Co 80211  
303.628.0925  
[www.9to5.org](http://www.9to5.org)

Madame Chair, members of the committee, and sponsors of SB 20B-002, thank you for your work and consideration of this bill. I urge you to please vote yes on SB 20B-002 Housing & Direct COVID Emergency Assistance.

My name is Cesiah Guadarrama Trejo, and I am the associate co-state director for 9to5 Colorado. We are the statewide chapter of a national grassroots member-based organization that works on policies that uplift women and their families.

Like many others, during the past nine months we have had to shift our gears to support our members and community due to COVID-19. Many of our members have lost their jobs or have seen a reduction in income due to COVID, We have heard many stories of working class people, women, women with children and people of color who are struggling to pay for rent, food and basic necessities. COVID-19 did not create the housing crisis, but it did exacerbate the problem and it brought to light how many families are at risk of being homeless after one or two missed paychecks.

Despite statewide eviction moratoriums to prevent eviction, evictions are still happening for other reasons besides nonpayment of rent. We have seen a spike in the number of tenants seeking legal assistance due to landlord/tenant issues including illegal lockouts. For many Coloradans this is the first time they have received a notice to quit for non-payment of rent. The legal eviction process can be intimidating, and for many it's the first time they have needed to know what each step means. Through 9to5's work hosting six know-your-rights training in English and Spanish for tenants, we quickly realized the need for information and legal assistance for many.

State and CDC eviction protections for tenants and homeowners will be expiring in December, and hundreds of Coloradans will be at risk of eviction if protections are not extended and if economic relief is not provided soon.

Legal, rental, and mortgage assistance are needed now more than ever. Every health expert is advising to stay home--one can only do that if you have a home. Hospitals are reaching maximum ICU capacity, and many will need a safe and healthy home to isolate and recuperate from COVID-19.

I urge you to please vote yes on SB 20B-002. Thank you!



*Colorado Immigrant Rights Coalition Testimony in Support of SB20B-002*

Committee Chair, members of the committee, Senators Gonzales and Holbert, Representatives Tipper and Exum, thank you for bringing this bill forward. My name is Raquel Lane-Arellano and I am the Policy Manager for the Colorado Immigrant Rights Coalition. Thank you for the opportunity to submit my written testimony to support SB20B-002.

CIRC is a statewide, membership-based coalition of immigrant, faith, labor, youth, community, business and ally organizations founded in 2002 to improve the lives of immigrants and refugees by making Colorado a more welcoming, immigrant-friendly state. CIRC achieves this mission through non-partisan civic engagement, public education, and advocating for workable, fair and humane immigration policies. CIRC supports SB20B-002 because immigrants have faced disproportionate economic and health impacts while serving on the front lines in essential roles during this pandemic yet have continuously been excluded from economic relief.

Colorado is home to 557,944 immigrants who contribute over \$5 billion in taxes annually with \$14.2 billion in spending power. One in eleven U.S. citizen children in Colorado have an undocumented parent. A recent study by the Colorado Fiscal Institute estimates that undocumented immigrants have paid \$206 million in unemployment insurance since the last recession, yet do not qualify for unemployment insurance. The \$5 million proposed in SB20B-002 is a necessary resource that will be a lifeline for our immigrant families who will be able to use this funding to support their families and our collective economic recovery during this unprecedented crisis.

The Colorado Immigrant Rights Coalition was the first partner with the Left Behind Workers Fund, helping build out a network of nonprofit community based organizations ready to connect their local communities with direct assistance across the state. From the onset it was apparent how important and urgent this resource was through the calls that flooded in, and the stories from families across the state who were unable to get relief otherwise. To date the fund has been able to give 7,771 grants to families and supported a total of 13,706 children in Colorado. Now is not the time to abandon a core population of our state and workforce but rather to invest in them.

This investment in our most vulnerable communities is how we recover together. Immigrants are parents, Colorado taxpayers, entrepreneurs, employees, and valuable members of our community. This program is essential for our immigrant families that data shows are experiencing disproportionate impacts of COVID. I urge you to vote in favor of SB20B-002 to secure a collective and speedy recovery for our state.

Raquel Lane-Arellano  
Policy Manager  
Colorado Immigrant Rights Coalition  
[Raquel@coloradoimmigrant.org](mailto:Raquel@coloradoimmigrant.org)



## **Written Testimony in Strong Support of SB20B-002: Housing Stability in Troubled Times**

My name is Karla Gonzales Garcia. I am the Policy Director for the Colorado Organization for Latina Opportunity and Reproductive Rights (COLOR). COLOR works to engage and empower the Latinx community to speak out about the policies that impacts our community. Together we are working to support the ability of Latinas and our families to build a future for ourselves and to live our lives with dignity.

I am writing to strongly support SB20B-002, which would provide assistance both to landlords and renters to work to improve housing stability in these unprecedented times of economic crisis.

With people losing their jobs and their healthcare, so many families in our state are really hurting and facing difficult obstacles in making ends meet. We must do more to help families find and keep safe, stable housing.

Even before the pandemic, homelessness and the lack of affordable housing disparately impacted people of color. There are also significant racial disparities when it comes to vulnerability to foreclosure or eviction. Add this to the fact that women of color are overrepresented in low wage jobs with inadequate healthcare or workplace protections and the fact that almost half of Latinas are the primary wage earners in our families and it is clear and frankly alarming that my community is on a razor thin line when it comes to housing stability. This is particularly relevant in Denver where the housing market is incredibly expensive.

Right now, someone had to take a day off to care for their child and lost a day's pay because they don't have family leave or a mom is headed home to tell her family that she doesn't know how they will pay the bills this month. This is hard enough, but it is made so much worse when people are not given any basic flexibility and are threatened with losing their home. The governor issued a moratorium on evictions, but it is set to end on December 31<sup>st</sup>.

We urge the administration to recognize the ongoing suffering of so many in Colorado and extend the moratorium into 2021. We are also urging our state lawmakers to step in to make sure people are able to pay their rent for the good of their families and the economy. SB20B-002 would provide assistance to landlords and to people renting at a much needed time.

We should be doing more to make sure that people can afford the most basic necessities like food and childcare and a place to call home. This bill is such a basic

first step. A FIRST STEP to do better when it comes to combating housing instability and homelessness during this crisis.

I strongly urge you to support SB20B-002 as a compassionate, sensible policy to help families who are in times of trouble to maintain their housing. It is really the least we can do when so many people in our state are working so hard to care for ourselves and our families. Thank you.

**Submitted by: Submitted by:** Karla Gonzales Garcia, Policy Director, Colorado Organization for Latina Opportunity and Reproductive Rights (COLOR), 303-393-0382



## Support Housing & Direct COVID Emergency Assistance

### SB 20B-002, Sponsored by Sen. Gonzales, Sen. Holbert, Rep. Tipper and Rep. Exum

Everyone benefits when all Coloradans have a place to call home, especially during a global pandemic. However, the economic consequences of the COVID-19 pandemic are making a safe and stable home unattainable for many Coloradans. Even before the pandemic, Colorado was facing a housing crisis. **Now, nearly 450,000 Coloradans are at risk of eviction by the end of 2020.** Many children are participating in remote learning at home and facing a myriad of disruptions in their daily routine. Their well-being depends more than ever on keeping families housed.

**This bill will help ensure that all Coloradans have a safe, stable place to call home while we weather the effects of the pandemic, by providing (1) rental, mortgage and cash assistance for tenants, landlords and homeowners and (2) needed funding for eviction legal defense for tenants.**

#### The Need

- Colorado ranks 9<sup>th</sup> among all states for the highest wage for Fair Market Rent (FMR) for a two-bedroom unit, at \$26.45/hour.<sup>i</sup>
- There are an estimated 170,057 Colorado households living at or below 30 percent of the area median income (AMI), and there are only **31 affordable and available units per 100 of these households.**<sup>ii</sup>
- **One in four Colorado renters are at risk of eviction** due to the pandemic.<sup>iii</sup>
- One study found that **two-thirds of tenants represented by an attorney during an eviction were able to stay in their homes**, compared with only one-third of tenants who were not.<sup>iv</sup> However, **less than three percent of tenants** in Denver County are represented by an attorney during an eviction, compared to nearly 90 percent of landlords.<sup>v</sup>
- Homeless shelters and health systems are reporting a dramatic uptick in first-time homelessness as a result of the pandemic. Meanwhile, shelter space has been cut in half to meet physical distancing standards.
- A study found that the United States can expect a **40-45 percent increase in homelessness nationwide this year** if action is not taken to keep individuals and families housed.<sup>vi</sup> This could mean an increase of 4,000-12,000 individuals in Colorado.

#### This Bill Would Help Keep Coloradans Housed

- Rental, mortgage and cash assistance is critical to ensuring that individuals and families in Colorado can stay housed in the midst of the pandemic and as jobs and the economy recover.
- There are an estimated 505,724 working renters in Colorado needing emergency rental assistance due to the pandemic between October 2020 and June 2021.<sup>vii</sup> The total amount of rental assistance needed for these renters during that time period is estimated to exceed \$458 million.<sup>viii</sup> **This bill would provide \$54 million to support tenants, landlords and homeowners with rent and mortgage assistance and \$5 million cash assistance for individuals and families.**
- The Colorado General Assembly created the Eviction Legal Defense Fund (ELDF) in 2019. Current ELDF funding is not sufficient to meet the need for legal assistance for tenants across Colorado, and the state funding provided for the ELDF during the 2020 legislative session has already been fully

distributed. **This bill would provide \$1 million for the ELDF to help ensure that more tenants facing the greatest barriers to housing stability have access to legal representation in the face of an eviction and are able to stay in their homes.**

### **The Housing Crisis is a Racial Justice Issue & Impacts Families with Children**

- **Due to past and current racist policies and practices that create more barriers to housing stability for communities of color**, communities of color are significantly more likely to experience higher housing cost burden, higher rates of eviction, and higher rates of homelessness.
- Data show that in several states including Colorado, Black female renters are filed against for evictions at **double the rate** of white renters.<sup>ix</sup>
- Half of all Black, Hispanic, and Indigenous renters are **extremely housing cost-burdened**, meaning they spend more than 50 percent of their income on housing.<sup>x</sup>
- In Colorado, Black individuals comprise 17 percent of those **experiencing homelessness** despite being only 4 percent of the state’s overall population. Native Americans comprised 6 percent of the homeless population despite being 1 percent of Colorado’s population.<sup>xi</sup>
- Families with children also face eviction at significantly higher rates. A study found that among families facing eviction who appear in court, those **families with children disproportionately receive eviction judgments**.<sup>xii</sup>
- During September and October of 2020, Colorado adults living in households with children were **nearly three times** as likely as those without children to report being behind on rent, and **significantly more likely** to have slight or no confidence in their ability to pay next month’s rent.<sup>xiii</sup>

**This bill will help ensure that all Coloradans, particularly those facing the greatest barriers to housing stability, are able to stay in their homes as Colorado recovers from the economic crisis caused by the COVID-19 pandemic.**

Contact: Jack Regembogen, [jregembogen@cclponline.org](mailto:jregembogen@cclponline.org) or (314) 479-1617; Riley Kitts, [riley@coloradokids.org](mailto:riley@coloradokids.org) or (303) 960-6492

<sup>i</sup> National Low Income Housing Coalition. (2020.) Out of Reach 2020: The High Cost of Housing.

<sup>ii</sup> Colorado Department of Local Affairs’ (DOLA) Division of Housing (DOH).

<sup>iii</sup> COVID-19 Eviction Defense Project (CEDP).

<sup>iv</sup> The Pew Charitable Trusts. (2017.) How Free Legal Help Can Prevent Evictions.

<sup>v</sup> “Facing Eviction Alone: A Study of Evictions in Denver 2014-2016,” Aubrey Hasvold and Jack Regembogen, Colorado Center on Law and Policy and Colorado Coalition for the Homeless (2017).

<sup>vi</sup> Community Solutions. (2020.) Analysis on unemployment projects 40-45% increase in homelessness this year.

<sup>vii</sup> National Low Income Housing Coalition. (2020.) State Summary – Affected Working Renters by Income.

<sup>viii</sup> Ibid.

<sup>ix</sup> ACLU. (2020.) Clearing the Record: How Eviction Sealing Laws Can Advance Housing Access for Women of Color.

<sup>x</sup> Bell Policy Center. (2018). Housing: Calling Colorado Home.

<sup>xi</sup> HUD Exchange. (2020). CoC analysis tool: race and ethnicity.

<sup>xii</sup> Desmond M et al. (2013). Evicting Children. Social Forces. Harvard University.

<sup>xiii</sup> Population Reference Bureau analysis of data from the U.S. Census Bureau’s Household Pulse Survey, Weeks 16 and 17.



DATE: December 1, 2020  
TO: Members of the House Finance Committee  
FROM: Kinsey Hasstedt, State & Local Policy Director, Enterprise Community Partners  
RE: **Support SB-002, Housing & Direct Rental Assistance**

Enterprise Community Partners, Inc. is a national nonprofit organization whose mission is to make home and community places of pride, power and belonging, and platforms for resilience and upward mobility for all. We bring together nationwide know-how, partners, policy leadership and capital investments to multiply the impact of affordable homes and put opportunity within every household's reach.

COVID-19 has created unprecedented challenges to Colorado and states across the nation. The foremost of these challenges is the potential loss of housing for thousands of Coloradans due to the crisis, and the health threats to those already experiencing housing instability and homelessness. Particularly given inaction at the federal level, SB-002 and the state funding it will provide are necessary to alleviate some of the housing instability Coloradans have been experiencing for months—and will surely continue to face. **Enterprise Community Partners urges your support of SB-002 - Housing & Direct Rental Assistance.**

In response to COVID-19, as of November 20, the Department of Local Affairs (DOLA) has already allocated upwards of \$20 million in housing assistance through its Property Owner Preservation Program and Emergency Housing Assistance Program, collectively serving approximately 13,000 Colorado households. DOLA is on track to fully expend all currently available emergency housing assistance funds, and demand for rental assistance in particular is only expected to increase as COVID-19 cases the associated economic strain continue to rise throughout Colorado. According to the most recent estimates from the COVID-19 Eviction Defense Project, 8% of Colorado renters were behind on rent as of late October, and between 345,000 and 436,000 Colorado renters were at risk of eviction by the end of the year (notwithstanding the current eviction moratorium). We also know that while legal representation is critical to tenants' ability to stay in their homes through an eviction case, low-income tenants are vastly underrepresented in eviction court compared to landlords. Moreover, this is an equity issue: COVID-19 related housing insecurity disproportionately impacts low-income renters, households of color, and families with children.

The need for intervention is great – both for low-income households with lost incomes and housing instability, and for individuals and families already experiencing homelessness. Dedicating \$54 million in state funds to DOLA-administered housing assistance, \$5 million to a direct assistance grant program for those ineligible for other forms of assistance, and \$1 million to the Eviction Legal Defense Fund will go a long way in helping thousands of Colorado households to remain safely and healthily housed through the coming winter months of this pandemic.

**Thank you for your support of SB-002 – Housing & Direct Rental Assistance.**

Sincerely,  
Kinsey Hasstedt, State & Local Policy Director

**Written Testimony in Support of SB20B-0052, Housing & Direct COVID Emergency Assistance**  
**Rebecca Dubroff, Government Relations Director, American Heart Association**  
**December 1, 2020**

My name is Rebecca Dubroff and I serve as a Government Relations Director for the American Heart Association. The American Heart Association (AHA) is the nation's oldest and largest voluntary organization dedicated to fighting heart disease and stroke. Heart disease is the number one killer worldwide, and stroke ranks second globally. We want to see a world free of cardiovascular diseases and stroke. In partnership with millions of volunteers and supporters, AHA funds innovative scientific research, fights for stronger public health policies, and provides lifesaving tools and information to prevent and treat disease.

The American Heart Association fully supports equitable investments in social, economic, and environmental conditions to achieve optimal health, mental health, and well-being for all. During the COVID-19 pandemic, individuals and families across Colorado have struggled to maintain housing. We know that vulnerable and underserved populations are adversely affected by housing insecurity and homelessness. Living in unstable housing environments can have a devastating impact on physical and mental health. Research shows those at risk for home eviction are more likely to experience depression, poor self-reported health, and elevated blood pressure. Meanwhile, those who receive housing assistance report better health and psychological well-being compared to those who do not have this help.

The American Heart Association urges you to support SB20B-0052, Housing & Direct COVID Emergency Assistance. This investment is a critical measure to swiftly serve the health of Colorado's disproportionately affected populations more efficiently and equitably.

Thank you for your service and continued desire to better the health and wellbeing of all Coloradans.

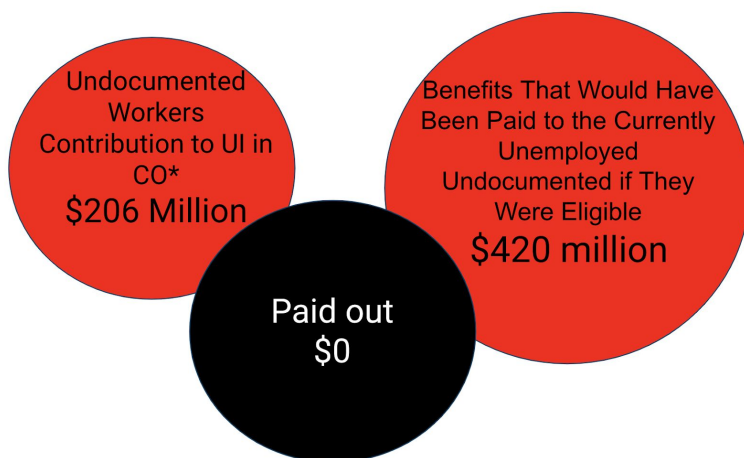
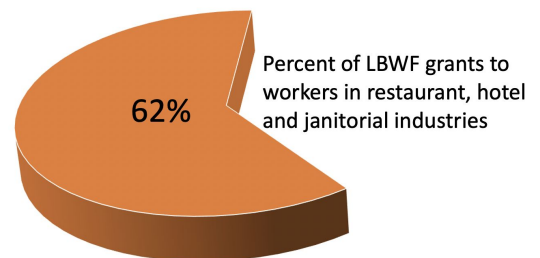
*Left Behind Worker Fund Testimony in Support of SB20B-0052*

Mark Newhouse & Katrina Van Gasse, founders Left Behind Workers Fund

This bill’s emergency direct cash assistance seeks to build on work done to support immigrant workers by a partnership of community-based organizations and the Left Behind Workers Fund. The Left Behind Workers Fund has been supported by private foundations (60%) and four public partners (The City of Denver, Adams County, The City of Boulder and Boulder County).

Immigrant workers without documentation are important members of our communities. They work in industries that are critical to our economy and our way of life in Colorado. They make our tourism industries run, they provide in-home care to our seniors, they nurture our children, and their hands bring food to our tables, whether that table is in a home or at a restaurant. Like the rest of us, immigrants work hard to support their families and contribute to society.

During this COVID recession the industries they primarily work in, restaurant, hotel and janitorial/cleaning, have been the hardest hit. The recent Red level restrictions throughout our state are leading to another wave of restaurant shutdowns and layoffs. The unemployment rate for these workers without documentation has been estimated to be 29%<sup>1</sup>.



The Colorado Fiscal Institute<sup>2</sup> estimates that in Colorado, employers of these workers have contributed, since the last recession, \$206 Million in insurance premiums on their behalf to the State Unemployment Insurance Trust Fund. Yet, in this recession they have received \$0 in unemployment insurance benefits.

The Left Behind Workers Fund (LBWF) was formed to provide direct grants to recently unemployed workers ineligible for unemployment insurance and the federal

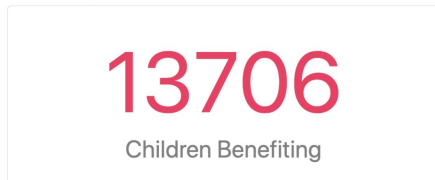
stimulus check. The Left Behind Workers Fund partners with the following 30 community-based organizations to reach to, and to screen applicants:

Screening Organizations	Outreach Organizations
RISE	Colorado Immigrant Rights Coalition
Aurora Community Connection	Colorado People's Alliance (COPA)
Village Exchange Center (Natural Helpers)	La Plata Family Centers Coalition
Adelante Network Jeffco	Alianza NORCO
Servicios De La Raza	Centennial BOCES
El Centro Humanitario	Jewish Family Services
Focus Points	Fax Partnership

Screening Organizations	Outreach Organizations
GES Coalition	Lutheran Family Services - Denver
Lifespan Local	Montbello Walks
Mi Casa	East Colfax Community Collective
AMISTAD	Colorado Change Collective
Hispanic Affairs Project	DPS/FACE
Compañeros: Four Corners Immigrant Resource Center	Westwood Unidos
Family & Intercultural Resource Center	Rocky Mountain Welcome Center
Full Circle	Mosaic Church of Aurora
LaMedichi - Manaus	MHUW 211
Adelante Community Development	Tri-County Health Department
SARCO	Spring Institute
Amigos de Mexico	



Children Benefiting \*



The LBWF has delivered thousands of grants across the State of Colorado. Those grants have supported households with more than thirteen thousand children. We continue to deliver these thousand dollar grants. When fully funded, the system can distribute a million dollars every nine working days.

The State of Colorado has contributed to our rental aid fund, but we believe that the needs of these left behind workers is best (and most efficiently) addressed with direct cash grants. Direct cash provides these workers with the power to choose how best to put scarce dollars to use to support themselves

and their families.

With the roughly \$9 Million we expect to have distributed by year's end, we will have reached an estimated 25% of those eligible. \$9 Million is, of course, a tiny fraction of the \$200 Million paid in as unemployment insurance premiums.

We believe that this workforce, which plays such a critical role in many of the industries we need to lead our recovery, deserves not to be left behind in their time of greatest need. This bill's proposal of five million dollars for direct cash grants deserves support and can be a critical part of the lifeline to this community. Furthermore, dollars delivered to this population very quickly circulate in our economy, to landlords, to grocery stores etc...supporting our economy during these difficult times.

- [1. Excluding undocumented immigrants from stimulus funds cost \\$10 billion in economic activity](#)
- [2. A Strong Recovery Requires Relief for All Coloradans](#)