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## MEMORANDUM FOR COMMUNITY DEVELOPMENT DIVISION

FROM: Catholic Charities of Central Colorado 228 N. Cascade Ave. Colorado Springs, CO 80903

SUBJECT: Substantial Amendment 2015-20 Consolidated Plan/2018 Action Plan

Thank you for inviting comments on the substantial amendment related to HOME/TBRA program eligibility and strategy. As a provider working with families with children as well as seniors and adult-only households, we support the expansion of the beneficiary group to include low-income households at risk of losing housing. Further, we applaud the collaborative initiative and strategy of minimizing involuntary displacement due to factors beyond the tenant's control.

These changes help fill a gap in our community safety net. They allow people to remain housed, reduce stress on limited shelter and transitional housing resources and prevent trauma caused by involuntary displacement. An eviction makes it nearly impossible to secure new housing, many lose employment due to their housing instability, and all, especially the children, carry the emotional trauma that displacement brings for years. The trauma is no less visible and the challenge is no less daunting in those who are displaced when priced out of their existing low-income units or when properties change hands.

The following stories further illustrate the need to adopt the proposed changes:

We had a client with a VA voucher. Due to not understanding how the VA deducts his medical co-pays, his debits came all at once from his disability check, resulting in not having enough funds to pay rent. This resulted in an eviction. He remained homeless for 4 months before securing new housing.

Another client, who was confined to a wheelchair, was forced to leave their apartment because it was no longer accepting housing vouchers. It took 14 months to find an apartment that took vouchers and was wheelchair accessible.

One mother was a victim of identity theft which falsely inflated income and led to her disability being cut. She couldn't afford her rent and was evicted. She cleared up the identity theft and her disability income was reinstated, but couldn't find an apartment due to the eviction. She and her son motel hopped until they ran out of money and landed in the shelter. Catholic Charities helped get the eviction removed from their records and they later found an apartment.

On behalf of our agency and those we serve, I strongly encourage the City of Colorado Springs to adopt the proposed changes identified in the substantial amendment to its 2015-2020 Consolidated Plan and 2018 Annual Action Plan.

Jennifer M. Polk Chief Operating Officer