

Good Afternoon -

I live in Portland, OR and I work as an affordable housing developer and advocate for a non-profit serving the entire state of Oregon. Through this work, I'm reminded on a daily basis the importance of a safe, stable, and affordable place to call home. It is already a struggle for people across the state to have this as their reality, and it's become even more difficult under the pressures of COVID-19. I'm eternally grateful to have a part in confronting these challenges in my daily work, but as you know, you play a huge role in that as well.

I'm also privileged enough to have a stable job, income, and home despite the ongoing uncertainty of this time. But I know firsthand many friends and family members in various stages of their lives that are having this basic human need threatened, and who are having to make tough choices. I'm extremely grateful for the quick and bold actions the Emergency Board already has taken in terms of providing rental assistance, support for affordable housing providers like the organization I work with, as well as foreclosure prevention. But we know this is **not enough**. Renters and homeowners alike are going to be up against a back-log of rent and mortgage payments that will continue to build until the economy stabilizes and folks are able to have a stable income. The eviction moratorium and CARES Act freezes on mortgages was a good stop gap but now we **must** look to the longer term solution so that folks can likewise, focus on the long game and not be paralyzed by the stress of figuring out how to pay their mounting housing-related debts. We **cannot** let this lead to an increase in households experiencing homelessness - that's never ideal and is especially problematic during a health pandemic.

That is why I ask that during the special session you must extend the eviction moratorium, enact a repayment period that considers the amount of time that will be needed to catch up on back rent, and enact foreclosure protections.

Thank you so much for all you have done in support of affordable, safe, and healthy housing thus far. Please keep it going.

Thank you,
-Julia Metz
Portland, 97217