To: Co-Chairs President Courtney & Speaker Tina Kotek, Co-Vice Chairs Sen. Girod and Rep. Drazen, and members of the committee

Re: Support for extending eviction moratorium and the rental assistance program

Greetings. My name is Amber Cook, a resident of Portland, OR and the artist community at Milepost 5. I'm speaking as a renter in Oregon in good standing for 25 years. And as such, a vital part of the economy here, and part of a huge demographic of Oregonian residents.

Like 200,000 other renters in this state, I'm facing the nightmare of being evicted in March if I can't somehow get enough money to pay my back due rent for the months while I couldn't work due to the pandemic.

I have a minor physical ability that doesn't allow me to jobs on my feet, which most easy-get jobs are (but don't qualify for SSI), I'm single and have no family in state or in this part of the country, so no fall-back or other place to safely move into.

Even being back to work, I don't know how I'll ever catch up as my rent is over 50% of my income, and that's in low income housing. I now rent an SRO for the same amount I rented a whole house in the same neighborhood 5 years ago.

I'm writing to urge the following:

If you don't extend the moratoriums, it will cost the state untold millions of dollars. We're already looking at 200K people being kicked out on the streets by April, people who will be dependent on state funded social services for everything, and completely unable to contribute. You can't work while homeless, and you'll be traumatized, sicker, and more likely to succumb to drugs and mental illness, and so need lifelong support. Whereas housed Oregonians will jump right back into rebuilding the economy as soon as they are possibly able.

Let's be honest here, despite property owner influence in political decision-making processes and the enticing American dream of living off unearned income from others struggling to afford rent, the reality is that property owners (who are investors) don't *need* to make a high profit margin during a global deadly viral pandemic. Whereas renters NEED a place to live.

If you let housing owners kick out those who can't pay —through no fault of their own— the costs get <u>outsourced</u> to the state anyway. Not only in all the social services and addiction rehabilitation, but in crime, policing, cleanup, tourism loss, etc., etc., as well as long-term loss of revenue through a degraded workforce.

Renters lose, all Oregonians lose.

It's in Oregon's best interest to do right by a good 40% of the population who are renters, and to act in self-interest, by limiting the need for even further (*and unnecessary*) gross expenditures providing for the masses of unhoused that will flood our towns and cities in the next few months if both these moratoriums are not extended, and some sort of *real* rent relief put in place.

It is also so very important to note that tossing out gold coins into the multitude and forcing renters to scramble over each other in the hopes of maybe getting one—and even if they happen to be one of the lucky ones who emerge with a coin (gift card), are still living in fear of being evicted next month—is not a real solution. We can do better and spend that money better

for the long-term in implementing something like the **Rental Housing Stabilization Proposal**, where all housing owners with pandemic affected tenants get 65% of rents thru the state (non-voluntary).

Thank you. Counting on you to make decisions that keep renters in their homes,

Amber Cook