To Whom it May Concern:

I am writing to urgently petition for the extension of the moratorium on rent, LC-18, that is currently being proposed.

I am a mental health therapist based in Multnomah County and am working with many clients of color who are disproportionately impacted by COVID-19 and the necessary but stressful state restrictions that limit their job opportunities and have placed their income, housing, and support systems at risk.

The pandemic and resulting quarantine that has been in effect for the past nine months has certainly been difficult for many families and individuals who are restricted from socializing with loved ones or being able to keep or maintain their jobs. This has been especially true for my clients of color who rely on family and social networks in order to navigate their daily lives and who are overrepresented in the tertiary labor market. The isolation, while necessary from a public health perspective, has taken a heavy toll on my clients' mental health, one of the many unintended consequences of health policy that aims to protect the majority population while hitting the most vulnerable the hardest. All of my clients are trauma survivors who are living with the burden of depression, anxiety, and chronic PTSD, among other mental health issues, and are accustomed to living in some form of survival mode. The fact that they may now be evicted from their homes, in the middle of a pandemic, during the winter, for no fault of their own is simply inhumane.

I'd like to share a story about a client of mine to illustrate the severity of this issue. My client has worked for over ten years in the service industry and is currently facing the decision of whether to file for bankruptcy. She lost her job right as Oregon began its first stay-at-home order, effectively shutting down the majority of service jobs, and has been unable to re-

enter the job market in her field. She's not financially stable enough to go back to school to earn a degree that might expand her job prospects, and has exhausted her capacity to borrow small sums of money while she searches for stable income. This, for anyone, would cause a challenge. However, the loss of a home for my client would be devastating.

My client suffered years of child abuse and neglect, is a sexual assualt survivor, and was recently hospitalized for fear of taking her own life. We have spent months working on her self-esteem and to practice trusting that she is worthy of love, of protection, of compassion, and of success, however she defines that. We've been working to instill the belief that what happened to her in her early years and young adulthood was not her fault, and that she deserves a second chance at believing life is not always this painful.

Imagine what it must feel like, then, for her to be faced with the stark reality that the only--and I truly mean, the only--place that she feels safe in might be quickly ripped away from her. With no access to community, no family support, a stalled job market, and little ability to control or influence any of these circumstances she now is faced with homelessness. On top of everything she's been through, this would be the lowest blow and would devastate the little progress we have made. Worse, it may further cement the belief that she doesn't matter, that no one will vouch for her, that it's all just too much to bear.

I think we can do better for her. I think we can do better for all Oregonians who are disproportionately impacted by this pandemic. While I know LC-18 isn't perfect, it's a start, and can at the very least be a stopgap to protect vulnerable people, such as my client, who are simply trying to make it. I am not saying it's the only fix, or that there isn't more work to be done. What I am asking for, pleading for, is the ability to continue these conversations while people are allowed to experience the safety of their homes. Just as any of us wouldn't be able to effectively navigate barriers with unstable living conditions, we shouldn't place this burden on our vulnerable community members, neighbors, clients, family members, loved ones who are struggling mainly to stay alive.

We need you to extend the moratorium on rent by supporting LC-18.

Thank you for your time and consideration,

Amanda Singh Bans, MA, MSW, CSWA