

Yes on LC 18

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

For the record I am a renter in Portland, Oregon. Thank you for working to extend the moratorium and to provide funding for rental assistance. Without the moratorium we would literally be homeless.

The pandemic has caused a great financial hardship for many families and ours is one of those. Because of your dedication to supporting Oregonians we still have a roof over our heads. My concern is having a place to live once the moratorium ends. I know I am not alone in having this stress, there are so many people right now in the predicament that we are in.

We moved in to our current apartment at the end of May in 2017. Up until this pandemic we have had an excellent rental history, paid every month, and no past evictions. Not only are we unable to pay rent currently, we owe months of back rent. Once this Moratorium is lifted we will be evicted with nowhere to go. What apartment complex would rent to someone that not only has an eviction but still owes money to that property as well? In my years of renting I have found that landlords/property management companies tend to check those things first when determining if you are a suitable applicant. This pandemic has hit us very hard financially and unless we can get assistance I do not see a way out of this one.

I work as a manager in fast food so my place of employment was considered to be “essential” and we were allowed to continue to operate. With the closure of the dining room, sales dropped and lay-offs began. I was placed on furlough at the end of March.

I was told that it was only “temporary” and that I could file unemployment. The problem with the unemployment benefits is that they determine your weekly benefit amount by the income of the last 18 months. I had changed jobs in the beginning of 2019 to have better income and I had worked hard to get my raise in December of 2019. Since they used 18 months of income my raise was pretty much irrelevant when it came to calculating my benefit amount. It would have been impossible to survive without the extra \$600 in benefits each week. We were so grateful to have that extra assistance.

It took about a month before I received any sort of benefits. My wife and I live on my income alone, she is unable to work due to a medical condition and has been fighting for SSI for years. I had received my last paycheck so we had a little money to live on, we just had to make it stretch until my payments arrived.

When I finally received my benefit payments it was such a relief!

We paid rent for April. I paid off bills that were past-due. I paid off an account that was in collections from a couple of years ago. I paid off a debt consolidation loan that we had been paying on for over 5 years (we had to re-finance in the middle of it). I wanted to eliminate monthly payments in case I did not have a job to return to when this was over. I had repairs done to my old jeep. I thought I was being smart. I thought that paying off debt would be a good decision. I was wrong.

In late April I received a letter from my employer stating that due to Oregon law, if you have not received any hours in 35 days it was to be treated as a lay off. That was it. I was no longer with the company. I did not have a job for the first time in years. I could keep my health insurance until the end of May. At this point I was thankful that I had made the decision to clear up our debt.

At about 1am on May 8<sup>th</sup> I discovered that my dog had extreme swelling under her jaw. I thought it was an allergic reaction and was worried that the swelling could spread and have an impact on her breathing. I took her to the emergency vet. That visit alone was almost \$400. She ended up needing a tooth removed. They were fully booked so it would have to be scheduled for at least a month out. We did not have the money on hand due to fixing the jeep so I had to wait to even schedule the appointment. There was a chance that there would be a cancellation and I could get her in sooner, I did not want that to happen and not have the money to do it. That started multiple medication refills/vet visits to get said refills...not exactly cheap.

I had to keep telling myself that it would be fine. With the extra \$600 we could easily catch up. After another week of benefits and we could schedule the surgery. 2 more weeks of benefits and we could pay rent for May and we would be able to stay caught up from that point on.

Less than 2 weeks after my dog's ER visit. I received a text from my (former) boss. They wanted to re-hire me. I would have to drop two positions down, go from salary to hourly, and take a massive pay cut. Had I turned it down I would have lost unemployment benefits as well. I was told that with the pay cut I would still qualify for assistance. I had no choice but to accept.

I was now back to work and terrified that I would never be able to catch up on rent.

A couple of weeks after returning to work my dog had her surgery. She ended up needing 5 teeth to be removed, not just one. The original estimate was no longer relevant...the new one was quite a bit more. With all of the vet visits, medications, soft food, and the surgery we literally spent thousands of dollars. We now had to push rent back even more. It was the middle of June and we still had not paid rent for May. Panic started to set in. I was now regretting paying off that debt...I should have put it into savings for rent.

My pay without unemployment benefits is so low that we would literally have \$300-\$400 per month after paying rent alone to pay all other bills, gas, groceries, and day to day living expenses. I'm not sure how we will be able to pay monthly rent as well as back rent? I keep checking 211 but every time it tells me that the "wait list is closed" for rental assistance. I have not found any resource that has had funds. If I could find a way to make it on our own without help I would do so in a second. There do not seem to be any resources for rental assistance with funds available at this time.

We are so many months behind in rent now that we are preparing to be homeless when the moratorium ends. I was working at a second location and pulling doubles trying to make ends meet. Due to the time of year sales have gone down. There are no longer hours offered to take. I am always offering to come early or stay late and I take any hours that I can get. It is still not enough.

I am not writing this to illicit sympathy. I am writing this to share my story and to show you that people can do everything right and still have everything fall apart. There are so many people out there right now suffering and terrified for the future. Oregonians need an extension on this moratorium and assistance in paying off debt to landlords in order to get through this pandemic and not be ruined because of it.

Thank you for taking the time to read this. I appreciate all of your hard work and am very grateful that the moratorium has kept us off the streets. Please continue to support Oregonians and to keep them safe in their homes.

At Dove Lewis Emergency  
5/8/20





At Dove Lewis Emergency  
5/8/20



Healed and Happy!  
6/23/20