## Proposal LC-18

I am in favor of LC-18 to extend the eviction moratorium.

I support this as a 1st measure knowing more still needs to be done. The priority needs to be people not losing their housing. Disastrous repercussions of not passing this proposal include increased Covid rates, increased homelessness which can lead to increased methamphetamine use, increased crime, and a large burden of medical and mental healthcare costs to the city. It is so unbelievably stressful and devastating to lose ones housing. The looming physical and mental health crisis needs to be averted now, beginning with this proposal.

Beyond this proposal, in support of both tenants and landlords, there needs to be a loan deferral program for landlords, as many smaller landlords could be at risk of losing their properties, both investment and personal. It is an unrealistic expectation that tenants would magically be able to pay accrued back rent when the moratorium is over. If someone has been out of work, been underemployed, and has little or no job prospects in a devastated economy they need rent forgiveness.

People retaining their housing needs to be the first priority, and people not losing their property income or investment needs to follow. There are bigger moral, ethical, and financial issues that need to be addressed into the future, but for now, passing this proposal is essential. As a new 1st time homeowner, previous renter for 40 years, and concerned community member, I urge you to pass proposal LC-18.

Sincerely,

Jody Stegman