

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

For the record, my name is Johanna Kibrick and I live in Eugene, OR. I am one of the hundreds of thousands of Oregonians who is a renter and has struggled financially during the COVID pandemic. Thank you for working to extend the eviction moratorium and provide funding for rent assistance so that my family and I do not pay the price of surviving this pandemic for the rest of my life.

I don't know what would have happened to me and my family without the eviction moratorium. As a newly single mom of three small children, previous to Covid-19 I had already chosen and developed a lifestyle that would allow me to generate enough profit to sustain my family on a single income while also being able to be physically and emotionally present for my kids. I put myself through design school and developed a freelance business to give me the lifestyle I sought. Things went well for me in the first few months of this venture; I had little issue gaining clients through word of mouth and the bills were getting paid. But then, in March and April of this year, 2020, the demand for my freelance graphic design services dried up quite suddenly. My clients had reprioritized their lives in response to Covid-19; investing in visual branding assets no longer made sense in the uncertain landscape of trying to keep their businesses alive during a pandemic and economic collapse. I knew I had to pivot my services, or develop new ones, to adapt to the new economic environment that Coronavirus has brought upon us all. The eviction moratorium has made it possible for me to adapt to this changed landscape and develop new services with value more relevant to people's changing priorities—without having to worry for the basic survival of my family while I did it. I now offer anxiety coaching and just published a book on the topic that is now available for purchase on Amazon. As I developed these services, I built a small following on social media, giving me the chance to validate the demand for them. I created and sent out a survey to better understand the needs and challenges my audience faces. I believe my new business will be successful, based on the research I've done to assess its validity in the current marketplace. But business development takes time, and the new frontier of our current economic environment is fraught with unexpected challenges along the way.

As it stands now, I will be required to resume paying rent as of January 1, 2021, in 2 weeks from now. By March, all backpay will be due. These deadlines put extreme pressure on my new business to perform successfully before it's reasonably possible. I have been extremely resourceful throughout this pandemic, applying for help wherever it was accessible, selling items I no longer needed, trading services for other needs with friends and family and more, all while diligently working to develop

a business that will stand in the current economic climate. I have maintained good rapport with my landlords, communicating with them when appropriate about my financial standing as it applies to paying rent. The bottom line is, I don't know how I'm going to pay rent in January much less thousands of dollars in back-pay by March. The conditions which have caused me to lose thousands of dollars of income that would have otherwise been used to pay rent have not changed. COVID-19 isn't ending on December 31. Protections for people like me shouldn't either. The eviction moratorium should be extended through June of 2021 to give families like mine the time they need to adapt to and meet the challenges of making a living under such unprecedented collective circumstances.

Other points I request you consider are as follows.

- There should be a landlord compensation fund that helps smaller landlords with back rent to help stabilize the housing market and a fund to help renters moving forward.
- The overwhelming number of renters are keeping up with their rent in Oregon despite the pandemic, job loss, and shut down communities. Assistance should be there for those who need the extra help.
- Until there are vaccines for everyone, the safest place for people to be in a pandemic is safe at home. Families and individuals will be at higher risk of COVID if we lose our homes and our communities will have increased spread of this terrible disease.
- Our Black and Brown neighbors are at the greatest risk of lifelong harm from the COVID evictions. Discriminatory housing policies have made homeownership difficult and inaccessible, leaving people of color at higher risk of rental evictions even as higher rates of COVID exposure are leaving people ill and economically stressed.
- With unemployment insurance ending and no federal assistance in sight, we need this bill to help keep us safe and in our homes during the pandemic and to also protect us from eviction and displacement.
- I have done my part and played by the rules but with COVID, the rules have changed. If I get an eviction on my record it will make it almost impossible for me to find a new home and my family and I will suffer the effects of that for years to come. In a time like this when we are all facing an enemy larger than ourselves - this pandemic - we must come together and help each other through so that the impacts don't last a lifetime.
- Lifting eviction moratoriums increases COVID illness and death. The best prevention during the pandemic is a safe place to stay, which is why eviction moratoriums were put in place. Incidences of COVID-19 have risen in states

that lifted moratoriums at 2.1 times the rate of states that maintained them. Deaths increased by 5.4 times.

- Families need stability to provide for their children's education. More than one in five families with children who rent their homes say they may not be able to pay next month's rent. Oregon already has one of the highest rates of student homelessness in the country. We cannot force families whose children have been learning remotely to lose stability, internet connection and the ability to keep their education going in the pandemic.
- Oregon's renting families have hung on this long. We cannot take away their lifeline now. We promised Oregon renters that they wouldn't lose their homes during the pandemic. We need to keep that promise and I urge you to pass LC 18.

Thank you for considering these important reasons why ending the eviction moratorium now is not the humane choice. Oregonians have shown incredible resilience during this pandemic so far. The support of our leaders is necessary however for our grit to count.

Sincerely,
Johanna Kibrick