

Chair and members of the committee:

I lost my job & childcare due to Covid-19. Because I am a self employed contractor I didn't receive any unemployment benefits until August once the Pandemic Assistance was granted and saved the \$600/wk stimulus payments to pay back bills that were 5 months over due. That money is now gone. Now, I am shuffling \$205/wk UI or \$800/mo that expire on Dec. 26th, 2020 to pay our necessities, but my rent is \$1250/mo so very little is left to pay this.

I owe back rent of over \$11,000 to my landlord and I am worried I cannot pay the back rent I owe. Like many, I have been diligent in applying for rent assistance but the funding disappears within minutes and there's never enough for everyone. The job market is bleak and so many safe & affordable childcare centers are closed, at capacity, or had to raise their prices to pay their staff due to Covid restrictions. Working an essential job means working for minimum wage and requires multiple jobs, and it's a catch-22 for parents, how do you pay for safe childcare for multiple jobs, pay regular bills & rent and pay back \$11,000 before getting evicted? We can't.

I am hopeful one day the economy will shift and I can land a job that pays enough to cover my expenses of rent, bills, and childcare like before, but I was already living paycheck to paycheck because safe childcare is such a huge expense. Now this looming back rent makes me fearful we will face eviction before the job market and childcare situation is stable. I'll need a miracle to pay back my rent if the moratorium expires.

The toll on my mental health is extreme. Once you're this far behind, the challenge to get out feels astronomical and there are so little options for families. We don't have wealthy family members, and are over extended for the basic necessities.

Please vote yes to extend the moratorium on evictions so families can have more time to find reliable solutions.

Thank you,
Nicola Van Hoff, Portland