



Since Nov. 30th, we've been asking renters to share their stories and concerns as the eviction moratorium gets closer. Over the course of a week, dozens of responses

came in from around the state. People are borrowing money, putting expenses on credit cards, and going without necessities to make their rent payments but even with that, too many are falling behind as we enter the ninth month of the COVID pandemic. We have been sharing some on our social media. But the true scope of what people are facing is best captured by seeing all the responses at once.

For those who fear eviction, here are their reasons:

"Without income, rent cannot be paid."

"Rent increase coming up, additional utility, internet, safety mask, cleaning supplies, sanitizers, and food expenses at home. All with income decrease."

"Previous landlord sold property. New landlord gave eviction and doesn't care at all about my situation, needs, or the fact that I will be homeless. I need a few extra months to find a job. Without some form of protections, my special needs daughter and I will have nowhere to go as what rentals are available are at minimum 20% more than what we can afford and have been paying in rent prior to the new landlord buying this property. He just wants us out and will stop at nothing to push us out without some form of protection. PLEASE help us. I am not the only person being forced out by the selling of property. It's happening all over Oregon. There are no protections in place for us, and we risk getting sick, spreading COVID-19 and maybe even death without a home."

"Our landlord has threatened to raise our rent, which is already a strain on us."

"Not sure if I can get it caught up with all the other living expenses. The landlord is already threatening to evict and just take the fines from the state."

"No work, or daycare."

"My daughter was unable to pay her July rent. The homeowner is pressuring her to move out. Threatening that he already has someone to rent that can and will pay. Meanwhile they have no heat as it's an old propane system that hasn't been inspected in years. The house had no window coverings when they rented it. There is a long list of violations but he is threatening her and it is affecting her negatively."

"Money is so extremely tight and I've got no one to turn to and nowhere else to live, yet i have a property management company that's often unforgiving."

"I have no family here and I would be homeless and would have to live in my car or at a shelter."

"I am 2 months behind on my rent payments due to my job hours being cut dramatically since April. My income won't come back until schools reopen."

"Harassment from the landlord. I'm a single mom that left a domestic violence situation and I am a self employed hair stylist. I'm unable to work due to COVID and unemployment has been very difficult to work with."



COVID-19 has been hard on Oregon families

On December 31st, Oregon's moratorium against evictions for non-payment during COVID ends. That means if you owe even a small amount of back rent due to lost income during this difficult time, you could be evicted.

Stable Homes for Oregon Families and our partners are collecting stories from Oregonians across the state. Will you share yours here? Your voice matters and your story is important.

"I live in an older building and I think/fear the landlord will sell it and it will be demolished. I have no income, my husband died in May, possibly of COVID, but because he died at home, no test was done. I am disabled and fighting with Social Security, awaiting a hearing which will likely not be until October 2021, and then benefits might not come for months after that. I have no savings and very little hope."

"With no provisions made to protect those of us who have lost our careers, I will have no way to pay rent. I'm afraid of being homeless with no way to quarantine to keep others and myself safe."

"When it comes to renting it is always a possibility. Now that money is tight, it will be a fact if we do not get help."

"Rent is being raised daily."

"My rent payments are overdue."

"Job gone because of covid19. Going to be homeless a few days after Christmas."

"It's always a worry for me."

"We don't have rent for February."

"I lost my job due to Covid-19, my childcare had to stop because I couldn't afford it without an income. Because I am a contractor/freelance I didn't receive any unemployment benefits until August and saved the \$600/wk payments for bills that were due. That money is now gone. Now, I am relying on \$200/wk UI or \$800/mo but my rent is \$1250. I will be unable to pay back 9 months of back rent plus the current rent on this and I cannot find a job that pays enough to cover that expense and childcare. It's like a catch-22, pay bills or pay childcare but I need enough money to do both."

"Due to non payment."

"Because we currently owe too much in rent. I am worried we will not have the amount of money needed to pay it back in full."

"Because we are living month to month, so if we become unemployed again, if we get sick with COVID, we won't have the money to pay rent."

"Because of COVID I couldn't make my payments or make it to work on time and I haven't made it to work to pay rent and I can't find a place to rent because I am supposed to stay inside. I need help finding housing. I am in a domestic violence situation and have had a rough year already."

"Because I cannot afford to pay full rent much less the amount of back rent that I owe from the last 8 months."

"Because I am so behind on rent and I don't know how or when I will be able to pay it all back."

"Because I am not eligible for much support."

"My unemployment benefits end this month and I cannot work because I have children at home doing school and my former elderly clients feel it's too risky to have me come in their homes to help them."

"I'm worried because as soon as the eviction moratorium ends my landlord will try to evict me."

"Because the landlord is always talking about how they're doing me a favor by not charging me as much money as he could and he doesn't know if he can keep the rent at a lower rate for the future."

"I owe a huge amount that I can't repay."

Here's how people said extending the eviction moratorium would help them:

"It would provide protection from the risk of being evicted, and allow me to pay what I can when I can, and maintain my home."

"More time to plan, hopefully get to a point to decrease bills and home necessities."

"It would give me the time needed to locate my job and save some money."

"It would allow us more breathing room to figure out housing. More time to pay back."

"I wouldn't be living on the streets with 4 kids"

"Tax time is a couple of months away. My daughter could get caught up then."

"It would afford me some peace of mind. Maybe I can sleep at night."

"It would give me more time to find a way to pay it all back at once."

"Give me more time to regain my full income and start making back payments"

"It would give me the opportunity to get back to work when things go back to normal."

"It will help me to catch up on rent and other bills owed since Covid"

"It gives me a little more time to hopefully get my social security and then possibly take out a loan. If I'm evicted I'm not sure where I could go as I have no family, and I am mentally ill so I worry about being on the streets. If I could just get my landlord to understand I'm not trying to stiff anyone and I want to pay them, but I have no money."

"More time to find a home."

"If I can't find work, and there are no extensions on unemployment benefits, I will not be able to support my family or pay my rent."

"Give more time to maybe get 2nd stimulus? Tax refund?"

"Protection from price gouging, from destroying our community, family and friends"

"Help lower my stress levels and relieve my panic attacks"

"It would give me a chance to catch up."

"It would help me from not being homeless because I am disabled and I have health conditions."

"Give me more time to find work."

"When I can go back to work, I can pay. for me covid means no work."

"Hopefully I can land a job that pays enough to cover the expenses of rent, bills, and childcare."

"Give my children and I shelter during this winter."

"I would be given the opportunity to find a job where I can apply my new BA degree. I graduate at the end of the fall term which is very exciting however, I am worried about finding a job. I hope to find a job that will earn a living wage for my family. I cannot afford for my family to be evicted."

"It could mean keeping a roof over my family's head in freezing winter weather."

"Because I will have more time to save up to pay for the back dated rent."

"It would keep me housed during the pandemic."

"It will give me more time to pay off the balance of past due rent."

"I do not know if I will be able to pay rent starting in January. If I can't, it would help my family not be evicted."

"I could catch up and pay all of my rent without losing my home altogether."

"We're sick with pre-existing conditions and trying to avoid Covid and be safe."

"It would provide sanity. The richest nation on Earth can afford to wave all rent payments, pay the landlords directly, etc. And we should never have to worry about eviction during a Global Pandemic."

"Our organization, Human Solutions, has been supporting thousands across East Portland, Gresham and East County - the majority Black and Brown families with children - to pay their rent during the pandemic. We are out of funding and know families who will face eviction in January if nothing is done."

"Helping me also helps everyone else with safety, hygiene around neighborhoods."

"Give me peace of mind in the event I am unable to pay."

"It would help those in my community who are bearing the greatest impact. It will allow me time to pay off back rent."

"Help my family sustain."

"If I get covid or lose my job and lose income I don't have to worry about becoming homeless. I don't make enough to have months of savings."

"Members of my family are unemployed and having difficulty paying rent. And it would keep the medically vulnerable family more safe."

"I am a business owner. I rely on the community to be able to have stable housing in order to be able to support my restaurant. I also require a workforce that can remain safe and housed. Lastly, the impact of humans being houseless during this pandemic would be harmful to the control of its spread, which impacts everybody."

"Assure that if I can no longer make those extra cuts to pay my rent. I could easily lose my home."

"Be able to keep my place."

"We wouldn't end up homeless."

"Helping me to pay back money I borrowed for paying my RENT!!"

"I would sadly be in the ranks of the unhoused!"

"It will provide a roof over my kids and my heads. Keep us from becoming homeless."

"Giving people more time to set a plan or get help allow them to feel safe in knowing they're not going to be homeless."

"I believe there needs to be more than extending, paying back for those not able to pay will be impossible. Especially if living paycheck to paycheck is how one lived in the past."

Here is what else respondents would like lawmakers should know about what people have been dealing with during COVID:

"I'm not able to provide food for family,"

"The hardship is not just financial, it's also mentally and emotionally exhausting. It's hard to not know what to do and overwhelming to try and navigate the system. It's hard to not just give up. I keep going for my daughter."

"I think lawmakers should understand not only the implications of how COVID has negatively impacted one household, but also consider how it has impacted multiple household units. Example, I may be able to afford my rent but my adult children are not only not able to pay their rent, but cannot afford to buy food or pay essential bills, so our family unit is negatively impacted because my funds are now stretched between the support of three other households, because my 3 children are out of work, and unable to afford to support their households."

"People are risking their safety and others by going to work even if they were exposed or feeling sick to pay rent. In addition to losing employment, stress at home with bills, children virtually learning and additional domestic violence due to finances and stress there is also the harassment from landlords, constant past due notices including verbal illegal threat to evict."

"That we need far more robust protections for the vulnerable. Far more."

"Provide funding to residents to go to owed rent."

"The financial burden is critical. We need our extra food stamps to continue."

"Working families are struggling with higher utilities costs, food costs, and missing work to assist with distance learning. Landlords should not benefit while tenants are suffering due to a worldwide pandemic."

"The lack of focus on struggling Americans, make those of us left behind feel abandoned by our government. It's easy to make legislation that inhibits my ability to earn a living, but I feel like lawmakers don't care about what happens after that. I've paid the state and federal government more money in taxes over my last 18 years of employment than any other organization or company and the one time I needed a social safety net the state almost left me bankrupt. Please stop making myself and other Oregonians feel like casualties in this war that favors those of a higher class."

"Living paycheck to paycheck is already a scary thing, having no income coming in is almost hopeless in ever getting ahead. This will impact those who are already in debt. for many years to come. It feels like a vicious cycle that never ceases."

"It is returning and hitting folks harder the 2nd time."

"Landlords are taking advantage of tenants during the covid and still putting eviction notices on people's doors. Knowing that Kate Brown just put us in another lockdown. They're using their power as landlords. stimulus to help us get caught up."

"Mental health. I don't think politicians care that we're suffering or understand that once you're at this level of poverty the expense to get out feels astronomical. We don't have wealthy family members or ability to get loans!"

"Lawmakers should know that it isn't easy not working and waiting for unemployment trying to take care of a kid and pay the bills alone."

"Aside from the stress and anxiety it brings about risks to my personal health, the stress and anxiety from possibly going homeless, thus increasing my health risk and risking others as well, only compounds on each other."

"Income sources have changed causing a reduction in income."

"High anxiety trying to be safe."

"State lawmakers have a job and paycheck, and many of us have lost work because lawmakers shut down the economy. People are greatly struggling, while insurance companies, health care companies, etc. are making record profits. If you had passed an emergency tax on the profits of the richest people in Oregon, the state would be able to recoup a lot of money that is needed for programs and direct assistance to residents."

"Lack of water to be used for hygiene, health care."

"Need for childcare so parents can work."

"Oregon already had a severe affordable housing shortage before COVID. I am concerned about the growing inequity in housing, education access, technology access and lack of job recovery and new job training programs. This pandemic is disproportionately and dangerously impacting BIPOC and newcomers communities."

"I worry about my boyfriend who has been unemployed for months and paying his rent."

"Not extending rent forgiveness will interfere with the health and well being of my community. It will damage people and families in ways that cannot be corrected later. I understand that landlords have to feed their families too. That some of them are defaulting on loans. We need to find a middle way in which the damage to our whole community is avoided. Or as an important negotiating question goes Can we resolve this in a way where everyone wins? Maybe we can all afford to survive this year together. "

"How can people struggling to pay current rent begin to back back rent too?? This is a huge problem, these people will be evicted no matter what."

"I think lawmakers already know that people have been unable to stay housed, or to afford basic needs if they are. The only way we prevent needless COVID deaths is by paying people to stay home. Period, full stop. That's the only answer. And everyone who has the power to make that happen and chooses not to have blood on their hands."

"Life is stressful enough without adding homelessness to this community."

"Covid has impacted seniors on a fixed income. I am part of the vulnerable population and must pay someone to do my shopping and run my errands which is expensive. The increase in basic food cost and stores are having trouble keeping lower cost items in stock and raising prices has really impacted my household."

"We are making sacrifices, staying home, so leadership can make progress. Meanwhile, legislatures continue to do little."

"Trying to access services for food, shelter, clothing, or any other basic needs is practically impossible, as services are shut down to protect their own staff from COVID. Folks on the streets can't even get inside anywhere to get warm and dry, like they do most winters. Assuming that people will be able to access shelters or be able to get their needs met through our current social service network is a FALSE assumption."

"Groceries are more expensive since we don't shop in-person at discount stores since March 2020, any additional gig income my partner made has vanished (about \$800-1200/month)."

"We also need mental health support."

"While rent is the major issue, so many other factors are making financial and emotional impacts. I am able to pay rent, but struggle with other costs. Trying to avoid the bus, so shop at the neighborhood store which is walking distance, but often three times more expensive. Added some costs re telephone and wifi so that I can continue to volunteer via Zoom, and also not feel so isolated in a 293 square foot studio apartment, Struggling not to get depressed."

"What concerns me is that rent shot up in the Portland metro area over the last several years. I could just afford rent & other living expenses before I retired from work with nothing left over. When I look at rents now to see if they have come down in price I could not find a rental that charged less than what I am paying. Rents are still high in the metro area. If you're making minimum wages the rents are too high especially if that wage is supporting a family. There's a disconnect between what many workers earn and the cost of rentals in this area and has been for several years."

"Unemployment/ families with not enough food."

"Food options are reduced. People have reduced public transit trips so some purchases are more expensive or difficult to transport."

"The overall increase in the cost of living is really putting a financial burden on fixed income persons like me. Groceries cost way more. Normal generic groceries are difficult to find causing us to have to purchase more expensive brands. Paying for delivery of groceries because of being part of the at risk population is unbelievable. The cost of paying someone to run basic errands is also taking a toll."

"We need you to Actually make decisions to help your people, and quit using politics to inhibit decision making. We are suffering."

"That there's going to be a lot of homeless people very soon."

"Making sure essential workers whom risk theirs and families health and lives are being paid more for the risk. If you are essential worker make sure all CDC guidelines are being taken. Temperature taken before going to the workplace. When the workplace has been affected, close it until it's decontamination has been properly done and sanitized."

"Help us get extended help with unemployment, freeze rent and mortgages until the pandemic is over, resolve all back pay in rent. The stress of back pay is putting more stress on people."

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