## Stories from Oregon Renters

True stories from tenants about what they have faced during the COVID-19 pandemic

#### Collected by the



**community** alliance of **tenants** 

# Real stories. Real impacts.

These Oregon renters have faced a number of challenges in the wake of COVID including:

- Job or income loss
- Health conditions
- Unsafe living conditions after being unable to pay rent
- Harassment from a landlord
- Inability to find work
- Unresolved unemployment claims
- Forced to drain savings or retirement
- Not qualified for most assistance programs



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## High Risk in a Gray Area "How have I survived? I have been selling just about everything that I own..."

### Valerie Nelson

I lost my job in February and filed for unemployment in March. I am still waiting 8 months later and only just received papers telling me the claim was in adjudication. I have had days where I have spent up to 6 hours on the phone waiting to speak to a human being and during most of these calls, I just had to sit there and dial, and redial, and redial before getting through. After months of calling, I spoke to a representative who said that the people I had spoken to previously had barely taken action on my claim.

How have I survived? I have been selling just about everything that I own, including my computer which I used for work. During that time, my adult children have been trying to take care of me, but they have families of their own. I have diabetes and COPD so I am at extremely high risk if I get COVID. I cannot go to the store, or out in public at all. I have worked hard to communicate with my landlord, keeping him updated any time I received information about my unemployment claim. Still, this period has been very difficult. I have struggled with depression and my physical symptoms have been exacerbated as well.

I am 8 months behind on my rent. When I got my stimulus check, I gave most of it to my landlord while the rest went to pay for small necessities like toilet paper. I do not know if I will be able to pay back rent when the moratorium is over. I am a single income household and I don't qualify or am not a priority for most assistance programs because I do not have a family or dependents, and I am not a senior citizen. I'm just kind of left in this gray area where I'm unable to get assistance.

From what I understand in January we have to start paying rent but then we also have to make an agreement with our landlords to be able to pay the back rent. I barely made enough to pay my rent and just regular daily household things like electricity, that type of thing. So I don't see where there's any way that I'm going to be able to pay rent plus back rent no matter how little it is because I barely made it as it was when I was working.

I was living paycheck to paycheck, paying 60-70% of my income on rent and I live in a pretty low rent apartment. And now I'm having a hard time finding work, despite looking for work for months.

I did get a new job in another call center in June, but after training my COPD symptoms flared, my doctor gave me a COVID test and ordered me on a 2-week quarantine and my new employer told me they could not keep the job open during that time. I am not a senior citizen, but I am older and the job market is flooded with people who are younger and faster than I am. Because of my health limitations, I need to work from home and those jobs are in high demand right now.

Without the back pay, without assistance, I'm not sure how I can pay any back rent or be able to work. I don't have a lot of help or people to turn to right now. It's just me.

# Tenant Leader Impacted

"COVID-19 impacted me and my family immediately. I lost a work contract that represented more than half of my annual income...there is so much more that needs to be done..."

### Claire Foster

COVID-19 impacted me and my family immediately. I lost a work contract that represented more than half of my annual income. I was lucky to hear about the pandemic early on and used my time to prepare for quarantine, organize with my neighbors, and educate myself and others about tenants' rights. I knew that housing, and other basic needs like food and utilities, would be affected by COVID-19.

My tenant group, supported by CAT, has advocated for housing stability during rolling lockdowns, rising infection rates, and mass unemployment.

Knowing that we will stay housed is a good start, but there is so much more that needs to be done, including helping unhoused people, canceling rent, and absolving rent debt.

I feel empowered by CAT. Information and solidarity are our best defenses against eviction, COVID-19, and landlord crackdowns.

# A Family in Crisis

"We are just trying to survive day by day, basically."

### Caren Campbell

My name is Caren Campbell, I am a mom to 4 young adult children, 3 daughters, and a son. All three of my daughters have been unable to work since the pandemic began due to layoffs or underlying health conditions that make them and their families at high risk for contracting COVID. Neither of the girls got any help with any type of assistance from unemployment no matter how much we tried to get a hold of or use the online system. As for me, I had to stop working as a private caregiver. I missed 4 weeks of work between March and the end of May and since May I have not been at work due to my health. It took me until August to get to a live person to help me with my claim - and then they never processed back pay for the time I was out of work.

One of my daughters, Reece, collected about one month of unemployment, and then **they stopped her claim after her social security number was stolen and used for fraud.** She's not been paid anything back from the date of when she was off work and is not collecting anything now.

My middle daughter, Chelsea, did not collect anything from the date she left her job in March until September and she's only received a small portion of what she should have.

As a result, we are all struggling to pay our bills. Together we owe thousands in electric bills and rent. At first, we paid small sums here and there but **after draining my savings and retirement fund, we had to get a loan** to pay Reece's landlord who was seriously harassing her.

Chelsea and my baby granddaughter are facing eviction after Christmas if more is not done to protect them with an eviction moratorium and repayment period. It's the holidays, we can't do Christmas, we can't do a lot of things we would normally do. We're just trying to survive day by day basically.