

Dear Governor Inslee,

We are the Affordable Housing Implementation Task Force, with volunteers from Columbia and Walla Walla counties in southeastern Washington. We are advocating for the implementation of recommendations generated through a community-led study on affordable housing in 2018 and 2019, facilitated and published by Community Council. Before the COVID-19 pandemic hit, **our community identified affordable housing as the most pressing challenge in our region.**

Quick facts from the Community Council *Affordable Housing* Study, published prior to the pandemic:

- 41% of households in Columbia and Walla Walla counties that paid rent or a mortgage did not live in homes they could afford.
- **50.2% of renters in Columbia and Walla Walla counties did not live in homes they could afford**; compared to 46.2% in the United States, and 45.3% in Washington State.

Now with the pandemic and economic crisis widespread, housing instability threatens to worsen already dangerous COVID numbers and increase hardship for individual households throughout Washington State. These challenges are creating new burdens for already struggling communities.

We appreciate the multiple steps you have taken as Governor in response to the COVID-19 crisis to protect renters throughout Washington. As your residential eviction moratorium is set to expire on December 31, we urge you to extend the eviction moratorium through March 31, 2021. Because extended unemployment insurance benefits are beginning to time out for many workers, the vast majority of low-income and unemployed renters will remain cost-burdened and at-risk of homelessness if no immediate federal relief occurs. Indeed, the Census Bureau's Pulse Survey from mid-October found over 185,000 renters in Washington reporting that that they were behind in rent, with Hispanic/Latino and Black households hit much harder. These renters are at high risk for eviction if the moratorium expires. Washington's underfunded homeless response system is already overwhelmed and unable to respond to an increase in homelessness. As you know, Washington's emergency rental assistance program has been a lifeline for many renter households and small landlords who house them, but unfortunately the program does not have enough funding to meet all our communities' rental payment needs. Maintaining a strong and effective state eviction moratorium that does not allow for loopholes is absolutely critical for Washington's health. Preventing evictions will help prevent the spread of COVID-19, as our state faces the worst coronavirus surge thus far. We know that our housing crisis ultimately will not be solved by extending the eviction moratorium. But extending a strong eviction moratorium through March 31, 2021 will ensure time for the legislature to pass longterm solutions that include robust rental assistance so that landlords get paid and a long-term recovery plan with increased funding for affordable housing construction and maintenance.

In addition, we urge you to enact a statewide mortgage forbearance through March **31**, **2021** to help prevent a large wave of foreclosures, protect small landlords, and contain the spread of COVID-19. Homeowners with federally-backed mortgages and insurance are currently protected by a federal foreclosure moratorium, yet homeowners with privately-backed mortgages and private insurance are not. All home-owning households need to be able to stay in their homes, where they can effectively shelter in place.

Thank you for all you have done to prevent evictions and homelessness thus far during the COVID crisis. We thank you for considering our request to **extend the statewide eviction moratorium and institute a statewide mortgage forbearance through March 31, 2021** in order to prevent massive housing instability during the COVID-19 crisis.