Good Evening, Co-Chair' Beyer, Fahey, Vic-Chairs Knopp, Wallan and Members of the Committee thank you for this opportunity to share my experiences with you today.

My name is Shannon Shaffer, I am a constituent in Oregon House District 13 and Oregon Senate District 7. I have had the pleasure of working as a housing provider for the past 13 years. I got into being a housing provider because I wanted to make an impact in the lives of those in my community for housing providers and residents. I believe the best way to reach this goal is for housing providers, government and residents to work together. In my career, I have worked to change the cultural stigma associated with housing providers and renters, through education, support and giving back to the communities we are a part of. At the end of the day, we are all Oregonians.

Since the pandemic began, I have faced more confusion from residents struggling with various barriers created by the process and paperwork for the Landlord Compensation Program (LCP). As housing providers, we have worked diligently to help overcome those barriers and help residents with getting their paperwork in order. I understand that the fund was created to help Oregonians continue to be housed and provide some relief to the housing providers who have held the balances for the past 18 months.

I have noticed from leadership a unilateral response to both housing providers and residents when addressing the issues caused by the pandemic, timelines and resolutions. Recent legislation has affected our relationships with renters and residents, as many who are still struggling are unable to receive assistance with the program closed; and housing providers are being asked to shoulder the financial burden when many of those housing providers count on the income from the properties for their own livelihood.

We are not discussing the lively hoods of corporate America when we address this issue. We are talking about the average Oregonian of which some are renters, residents and housing providers. People who love the communities they work in; the people we serve are front line workers, teachers, and local government employees. Housing providers want to have their properties full of residents and renters, but due to the eviction moratoriums we see savings gone, cash balances are low and housing providers are facing a breaking point in their financial positions causing them to make other decisions on the future of the housing they provide. Some are even going as far as to put off items on their maintenance plan to ensure the utilities are covered.

Moreover, I have met several housing providers who invested their "nest egg" into property and providing housing for Oregonians. A great example is someone close to me who owned several duplexes and houses in Lane County; they have since liquidated their investments because 75% of their units were struggling with paying rent during the pandemic and some had ledger balances of \$15K or more this was at the beginning of June 2021. What were they to do? The result was to get out of the role of providing much needed housing to Oregonians. Our county is not better because of it and daily we see the unhoused increase along with uncertainty.

Too often we are being asked about pandemic assistance payments from residents and renters and keeping on top of changes coming out of Salem. What I have seen is a bottleneck issue and we know thousands of Oregonians have applied assistance and only a fraction of those requests have resulted in payment to the housing provider. We need adequate oversight over the pandemic assistance requests and processing of pandemic assistance payments. Qualifying residents need the opportunity to stay housed, but not at the cost of losing housing providers. What about risking foreclosed mortgages across

the state, because they are unable to receive funds to support their costs? We are already in a housing shortage across the state and isolating those who want to provide housing for Oregonians is not the way to solve the problem.

In closing, we are all a part of the solution. It doesn't matter your political affiliation, if you're a housing provider, a renter or a resident; it is only through equal collaboration that we can effectively solve the housing issues faced by Oregonians. Everyone wants the funds to be released in a reasonable timely manner, we all want accountability for how the funds are distributed. LC 9 is only going to put the problem off for another day, and ask housing providers to bear the burden of the costs of maintenance, staff, utilities, associated with their properties in order to provide the critical service of housing, this is no longer reasonable.

Housing providers cannot continue to be leveraged in the way we have been asked to for the last 18 months. Across the board renters are asking for their rental assistance to be provided to their housing providers and we have helped them navigate the process as best we can. All Oregonians on both sides need the state to administrate the rental assistance, cut checks now to prevent an even larger housing crisis down the road and not pass an extension as it is not in the best interest of all Oregonians.

Thank you for your time and consideration of my experience. I would be happy to answer any questions you have regarding my testimony today.

Shannon Shaffer Eugene, Oregon