Subject: Yes on SB 282-1

Chair Jama, Co-Chair Linthicum, members of the Committee,

I'm a renter and COVID-19 has profoundly affected me.

I stopped working at the beginning of the pandemic. Even with unemployment, my income dropped to 30% of what it was previously. My rent expenses started eating up 75% of my monthly income. While I've been able to keep up with rent payments so far, doing so has nearly destroyed me. I only have a couple hundred dollars or less to live off of and have had to cut all spending. I'm now living below the poverty line. Even a \$7 charge could tip me over the edge. And I know so many others have it much worse.

It's not our fault that we are struggling--there's just not enough net to catch us. But SB 282-1 could strengthen that net It could give us the time to pay our back rent, let us recover without losing our homes, allow us to keep each other safe and share housing when necessary, and protect us from landlord retaliation.

We've done all we can to pay our rent, but we need help to stay afloat. If I got an eviction or a late payment on my permanent record it will make it almost impossible for me to find a new home. I'll feel those effects for years to come.

We've hung on this long and we need help to hang on just a little bit longer so that these impacts don't last a lifetime. Please pass SB 282-1. Thank you.

Kyle Holtcamp Portland, OR