March 4, 2021 Subject: Yes on SB 282-1

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

I'm a renter and I live in Portland. I live in an apartment complex that is run by a corporate management company. I am one of the tens of thousands of renters in Oregon who have been profoundly impacted by COVID-19.

I've been unemployed since March when things shut down and I haven't been able to pay rent this entire time. It's taken me a really long time to get unemployment because that system is such a mess. I'm grateful for the rental assistant the legislature has passed so far and the extension of the eviction moratorium -- it's helped me manage and I feel really lucky for that. Still, I haven't been able to keep up with my utilities. I already live pretty minimally. It's unjustifiable to be punished for being unable to pay rent right now. Tenants should *never* be in the position of choosing between food or rent, especially in a pandemic.

The pandemic is far from over but the assistance I'm worried about continuing to be able to access support. Personally, I'm really stressed about eviction. I grew up in poverty with a single mom and she had multiple evictions on her record. I felt firsthand how devastating of an impact eviction on your records has on your ability to find housing. I've worked really hard to not be in that situation as an adult. It's really scary to imagine that I could be homeless because of a pandemic that is completely out of my control. The protections that SB 282-1 offers by protecting tenants credit and rental history from pandemic-related damage would be an enormous relief.

Portland has a history of displacing working-class Black folks like me. COVID has the potential to escalate racial disparities and displacement 10-fold. We need solutions to this crisis that don't leave anyone out. Renters need more time to pay back rent. Renters need protections from retaliation. With wildfires compounding COVID, renters need to be able to care for our communities and offer each other housing without risking eviction. I urge you to pass SB 282-1 and take a much needed step towards protecting renters.

Thank you.

Morgan Cain Portland, OR