Too the Senate Committee on Housing and Development. My husband and I have been landlords for 37 years. We have provided outstanding single family homes to many renters over the years, a great many of them long term. We take pride in the upkeep of our homes, and the relationships we have had/do have with our tenants. Being self employed for 45 years, we planned out our retirement to include a portfolio of rental homes to carry us through our retirement years. Yes, we are retired now. Of course no one could have predicted what came upon us in 2020, that impacted everyone's lives in different ways. It seemed natural last March to assist renters who had lost their jobs and were unable to pay their rent. Despite having no clause included to assist the landlords with their mortgage payments, with no incoming rent, the tenant moratorium was put in place. As you are aware of, over the last year the moratorium has been extended several times, with still no assistance to the landlords. Our personal experience has been with a tenant that has racked up a past due rent total of \$10,765.00 as of March 1st 2021. How fair is this that this tenant works full time but is protected by the continuing moratoriums, so doesn't have to pay any rent. Please tell me how this tenant, who is still responsible for the unpaid rent, will ever have the ability to catch that up. And now your committee wants to extend the moratorium once again. How does this even address the root of the cause of the Covid 19 housing crisis, which is the inability for tenants to pay their rent. It just digs a deeper hole. We feel that the courts will find that there has been illegal taking of private property without compensation and that the citizens of Oregon will be left holding the bill. In addition, this catastrophic emergency is being used, in SB282, to change laws that are totally unrelated to keeping people housed during this crisis. I am personally asking that you oppose SB282, as it seriously does not address the situation, and offers no relief for the landlords, and instead focus on the #1 issue that is causing the housing instability: past due rent. Please take a moment, as a committee, to really look at SB282, and I am confident that when you do that it will be clear that this bill is NOT the way to go. I encourage you to support SB330 which is a real solution for the struggling renters who need the help. Please take a look at the big picture. There has to be change for the renters and landlords. Thank you for your time and I sincerely hope that this bill will be rejected.