

The proposed changes to SB 282-1, particularly the extension of the repayment period to February 2022, are required as a logical first step in protecting Oregonians and beginning the long road to economic and public health recovery. For the last year since the COVID state of emergency was declared in March 2020, my coworkers and I, alongside our tenant leaders, volunteers, and CAT membership have been working to keep people in their homes and healthy. It is clear from one-on-one conversations, data, and daily questions we get on our renters' rights hotline and elsewhere that renters across the state (including small landlords and mortgage holders) are in dire circumstances: drowning in debt, losing their housing, their livelihoods, with no clear end in sight. It should not have to be said that this is no fault of their own, but the cause of events which were not anticipated or always prepared for.

It is clear, **that this bill MUST** contain a repayment extension to give the state ample time to disburse rental assistance across the board and ensure that people can stay in their homes and stay healthy. This extension is also necessary for a stable and equitable economic recovery for all after the emergencies have subsided. It is in the interest of everyone to strengthen and pass this bill with the proposed amendments. To deny this fact is to needlessly risk not only the remaining resilience and shaky ground renters have left to stand on, but their lives and their families'.

All this being said, this bill must also be apart of a larger effort to ensure renters and the public are provided true relief from this COVID and housing crisis. While necessary, **only extending the repayment period will not be enough to deal with the scale of the crisis** renters are facing after June 30, 2021 on. **Without general debt relief and greater protections** in or passed alongside this bill, **providing only a repayment extension would just prolong the unnecessary pain and suffering of renters' and all Oregonians** across the state. **The longer this takes to be fully realized, the worse the long-term crisis will be.**

In solidarity,
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