I am submitting testimony in support of Senate Bill 282, Tenant Covid Recovery. As a landlord myself, I understand why some may be anxious about recovering rent arrears as soon as possible. But demanding that tenants cover back rent more quickly than their financial situation allows will only increase financial instability for households already suffering from pandemic related income losses. It will increase the existing homeless crisis, which is already at a level that State and local governments are struggling to address. Allowing tenants sufficient time to recover from pandemic-related income losses will be better for all of us in the long term. And any short-term issues that renters have during the pandemic for many years into the future. When those of us who are economically more secure have the luxury to look back on this time as something that happened in the past, the most vulnerable members of our society who have trouble making rent payments now should not be continuing to suffer from a pandemic that we have nominally defeated.