Dear Legislators

I have several concerns with bill 282 and its amendment.

We are a mom and pop business with only 6 modest rental homes and it is our only income. We rely on rent payments to both pay mortgages and expenses as well as live an extremely modest income.

This bill can cause irreparable damage to our business and our tenants would end up losing their homes to our foreclosure. The problem is that right now, anyone can stop paying rent if they wish – whether or not they are truly financially "affected" by Covid due to current Oregon law. There is no person on planet earth right now that was not affected by covid, even though they may have been working all the way through. Already rent payments can come in sporadically, without true expectation of the due dates, even when tenants work full time and have no issues financially. If I had a vacancy and had to fill the home with a new tenant, I could not provide the home (and then pay the person's utilities for them) with a person that was not paying rent. There is no deep fund I can draw from –there is not enough for income for savings…I live month to month like everybody else and the 80% has no guarantee that any funds will be available at that time, nor could I wait for the money to hopefully get replenished. I need to fill the home with paying people. That is the business I am in. A restaurant does not provide all the food and labor and then hope to get paid, nor a house cleaner clean the home, and then get paid the following year (maybe). I should be able to ensure that the people have been paying their rent for at least the last 3 to 6 months. Even though there is a covid issue, to take away this right does not make sense

It is not a fair or just expectation that a person could go until the extended date of February 2022 to get re-paid. The time is too far in the future and businesses will have been lost. There is no requirement for a payment plan. By that time a tenant could easily owe over \$30,000. There is no way that could get repaid by anyone. It would very likely never be collectible....and by that time next year, we would have lost the home to foreclosure. Letting a tenant get that behind in rent repayment is not doing them any favors. Vaccinations are happening right now, everything is starting to open up, many people successfully worked from home all through the pandemic and will continue or will go back to the workplace. There is no justification for extending the payback period to that far away, making it due by a single day, with no payment requirements in the meantime. In fact, most of the items on the bill does not appear to be the emergency to justify the immunity of this bill from vote or referendum, or going through the normal procedures for public input, etc.

Further the addition that it will all be seen as retaliation – if this is saying that one can not evict for other reasons – damage to the home, owner or family moving in, removing the home from the rental market etc, if the tenant has not paid rent. This too is not just or fair. As long as the owner is not evicting the tenant for unpaid rent, the other reasons are justifiable, even if they also owe money. Finally, I am renting out a home to the person or persons on the rental application. My insurance requires that I screen the people appropriately. With no guest restrictions, I no longer have control over who is also in the home. Having another permanent address would be impossible to prove. Such guests could easily be gaining tenancy rights, and this should not be forced upon us. It would almost seem Airbnb is a lobbyist to this bill, as it appears that is the intent – to allow tenants to have as many guests, likely paying, as they want. I am responsible for ensuring it is a safe situation for other tenants and neighbors. The laxness of this government imposed guest policy endangers everyone.