Hello, my wife and I own properties In Marion county in Salem Oregon that house a rural community that is lacking availability and affordability, this measure would greatly impact our ability to offer this to those who are already displaced and struggling. Our housing is affordable and helpful. SB0282 would cause a financial hardship as homeowners and landlords, our housing for tenants is equipped with septic tanks, allowing daycare and/or unlimited amount of guests without our permission or knowledge puts the property at risk as the septic systems cannot handle that amount of undetermined capacity. There are many such rental properties that are equipped the same way and they are also at risk with this measure being implemented. Allowing tenants a temporary reprieve to not pay because of financial hardship is understandable, however measures need to be put in place that require them to repay what they owe in a timely manner and not just forgotten, continuing to extend the time when they have to repay will cause future repercussions for the Landlord, tenant, community and city and it will become a domino of travesty.