

Dear Senators,

I want to make this testimony clear and concise. The bill as it stands is over reaching and does not provide the housing stability that is offered as we speak. While tenants deserve every bit of respect and chance to work things out with their housing providers, the current proposal does provide a clear path to resolving the issues.

- 1) Tenants should be required to have an ongoing documented dialogue with their housing providers to show engagement and intent to repay back rent
- 2) Landlords should be required to document accommodations to tenants and a plan to work through joblessness
- 3) This bill does not account for the moral hazard where tenants with the ability to pay rent have chosen to forego their housing payments and instead purchased other discretionary items such as cars, electronics, and other non-essential goods.

An extension for another several months may be reasonable, but pushing the extension of the grace period into 2022 is not reasonable, and likely invites more moral hazard activity. I request that you vote no on this hastily constructed bill.