March 4, 2021

To: Senate Committee on Housing and Development

Re: SB 282

As a concerned member of the Portland community, pastor of Ainsworth United Church of Christ and a parent, I am writing to urge you to approve SB 282 that will extend the grace period to pay back rent for people in Oregon. This is vital to the stability and success of our state as people try to come back from pandemic-caused unemployment or underemployment and houselessness from fires that raged across Oregon.

As a parent whose son was laid off of two jobs during the pandemic and is only able to find minimum wage work, I can speak of the challenges he faces. He has not been able to pay all the back rent he owes. Although he was able to make partial payments on rent, he now is having difficulties making up the rest owed and at the same time paying current rent due. It is hard enough to pay one's rent with a minimum wage job. Add to that the need to pay back rent and the challenge seems insurmountable. He still awaits his 2nd stimulus check that he was hoping to help pay some of his debt.

Our son is one of many who work hard, but need the support of more time, additional stimulus and hopefully landlords who will benefit from rental assistance also. In addition, our son and others need to know that their credit is protected and that they have extended protections for this time.

The housing crisis is huge across our state and rental forgiveness is a way to protect the most vulnerable. Renters have no equity in property, they have no security of owning land. They need our help to keep them in housing, so they can continue to work and be productive members of our communities and state.

Thank you.

Rev. M. Lynne Smouse