Hi, I am an owner of a 4-plex property in Eugene. The property was in a state of heavy disrepair when I purchased it. I have been able to slowly upgrade the property with new windows, bathrooms, appliances etc. using profits from my rentals. I pay for all utilities and landscaping, refuse collection etc for the properties. I take pride in being able to participate in providing clean, well kept housing in the city of Eugene. I have one tenant who stopped paying rent when the Covid related rent protections went into effect. I was not upset, I am perfectly willing to work with tenants in times of hardship - I've allowed extra tenants, extra pets, accepted partial rents, made quick repairs. This tenant, however, has lived 100% rent and utility free for almost a year now and has been 100% non-communicative about their situation. I would like to apply for some landlord relief, but cannot do so because this tenant refuses to participate in the required process. I am not rich. I hold a traditional investment mortgage on this property. I am mom to two college -aged kids, I was laid off last year due to Covid, and have had to make some extreme adjustments to get by, like many Americans have. The passage of SB282 would severely harm my ability to solve this situation where I am heavily subsidizing an individual at detrimental cost to myself and my family. Where does this end? How long am I obligated to provide free housing? At this point, I'm not sure I could sell the property, so am I to end in bankruptcy because I have no rights as a landlord? I humbly beg you to consider the implications of this bill to the small investment property owners like myself who are just trying to survive this extreme situation with everyone else.