Chair Fahey, Vice-Chair Wlnsvey Campos, Vice-Chair Morgan, Members of the Committee,

Re: Support for SB 282A, Tenant COVID Protections

I'm a tenant here to testify in support of tenant stability. I am in strong support of SB 282A, which provides essential protections to me and other tenants after the eviction moratorium expires at the end of June and will help stabilize tenant households across Oregon.

I stopped working at the beginning of the pandemic. Even with unemployment, my income dropped to 30% of what it was previously. My rent expenses started eating up 75% of my monthly income. While I've been able to keep up with rent payments so far, doing so has nearly destroyed me. I only have a couple hundred dollars or less to live off of and have had to cut all spending. I'm now living below the poverty line. Even a \$7 charge could tip me over the edge. And I know so many others have it much worse.

SB 282A ensures that there is time for state and federal rental assistance to reach landlords and resolve back rent debt. It's not our fault that we are struggling—there's just not enough net to catch us. But SB 282 strengthens that net, which is why it comes to you with strong bipartisan support in the Senate. Following amendments, there is no opposition to the bill.

Prompt passage of the bill is essential to ensure that tenants and landlords can benefit from the more than \$500 million in federal rental assistance that will be distributed in the coming months. These payments are made directly to landlords and can pay back-due, current, or future rent. Both tenants and landlords need time to allow for distribution of these funds.

We've done all we can to pay our rent and there is help available to us, we just need the time to access it. It'll be impossible for us to get totally caught up by June and if I got an eviction or a late payment on my permanent record it will make it almost impossible for me to find a new home. I'll feel those effects for years to come.

We've hung on this long and, as we move into the next state of the COVID pandemic, we must recognize that many of us face ongoing challenges. Those of us who have had COVID-era financial setbacks have shown resilience through one of the most difficult times our state has ever faced. I'm grateful for the work the state legislature has done so far to give us more time to get on our feet, and SB 282 is a continuation of that important work. I urge you to pass SB 282, and quickly.

Thank you.

Kyle Holtkamp Portland, OR