

5/4/2021

Re: Support of HB 2966-A

Chair Riley, Vice-Chair Hansell and Committee Members,

Thank you for the opportunity to share my testimony. My name is Iris Hodge and I own a small vintage shop in Oregon City. I am also a board member with Main Street Alliance of Oregon.

I opened my business in the fourth quarter of 2019, with a solid plan to be successful. Little did I know that less than 4 months later we would need to shut down as the pandemic began to hit Oregon. Being a new business owner, I was terrified to get behind in rent. My relationship with my landlord was still new and I didn't know if they were going to evict me immediately, if I was short or late on my rent. I was so grateful when the commercial rent moratorium was passed, believing that I would still do my absolute best to stay on time with my bills, it felt like a safety net.

In March 2020, when we temporarily closed our doors, I sent my landlord a letter requesting I be allowed to make "good faith" payments towards rent for 3 months. Having been in advocacy for 6 years, I knew how to navigate this request and helped some of my neighbors do the same thing with their landlords. I was successful but many in my community were not. Over the next 3 months, I paid only  $\frac{1}{3}$  of my usual rent. In order to get my business back on track, I requested a rent reduction, an agreement that actually made my rent payments 20% lower than my initial rent. Again, my landlord agreed. By the end of 2020, I would have accrued nearly \$6,000 in back rent.

I share my story because I am better at navigating resources than many of my peers, english is my first language and I had a flexible landlord. If I had not been so privileged, there is absolutely no way I would have been able to get out of the financial hole that the pandemic created. HB 2966-A allows for flexibility, by extending the repayment period, for those that don't have access to the resources that allowed me to be successful.

I respectfully request that you support HB 2966-A to help all those who have fallen through the cracks, of our best efforts to reach small businesses during this pandemic.

Sincerely,

Iris Hodge  
Owner, Naive Melody  
Oregon City, OR