I am Nancy Yuill, and I am a landlord in Portland. I am submitting this testimony in support of Senate Bill 282-1, Tenant Covid Recovery. It is a fair law that will make sure that a temporary setback caused by a pandemic does not create insurmountable barriers to someone's ability to maintain decent housing for their family. As a landlord, I understand how important it is that my tenants' are financially stable and safe. These basic needs are undermined by the covid-19 pandemic and related economic disruption. No one should be penalized because they have a low paying job, income volatility or job loss. No one should be evicted because they shared their home in a time of crisis. Giving tenants more time to get caught up just makes sense. Not reporting late rent payments to the credit bureaus is on parity with the federal cares act guidance to not report loans as in arrears when they are in forbearance. Sealing covid eviction records to protect tenants' ability to rent in the future recognizes that it is not their fault. No one should be able to retaliate against a tenant because they needed help; we all need help at some point in time. This law is a humane approach that will help tenants to maintain a safe and stable home for their families, now and in the future. Thank you.