Chair Jama, Co-Chair Linthicum, members of the Committee,

I live with my partner and child in Corvallis. If it wasn't for the eviction moratorium currently in place, I don't know what would have happened to me and my family. We have lost income because I have reduced hours to help our child with remote schooling. We also lost our health insurance and my partner is pregnant. We have been doing everything we can to keep up, selling personal belongings, scrimping on food and other items.

Families like ours are paying the price for this pandemic not just today but in the future. If we get an eviction on our record due to forces outside of our control, it will follow us for the rest of our lives. Finding a new rental or ever hoping to buy a home for our growing family we are expecting a new baby next year - would be a pipe dream. The value of property continues to go up during this pandemic, so owners will get to the other side with even more equity and wealth. The stock market continues to skyrocket so investors will emerge with increased portfolios and wealth. But working people have seen only income losses - no gains and renters like me are only falling backwards with no way to get ahead. I have never missed a rent payment in my life, but COVID has brought a new financial reality.

I have filed a hardship declaration with my landlord, Norris Stevens, and will be applying for other rent assistance. The actions taken so far to protect renters have helped keep us out of crisis. But for people like us, COVID housing problems are going to end when the eviction moratorium is lifted. We need more time to pay back rent or access rental assistance. We learned with the issues at the Unemployment Insurance, even if agencies are doing the best they can during the pandemic, there are delays. And we need protections against landlord retaliation and against permanent marks on our record.

Please support the amendments in SB 282 that will help families like mine get back on our feet.

Thank you.

Ryan Bowser Corvallis