

As a new business owner (started business in January 2020), I was excited to start the new decade with a strong start. But a matter of opening my business for a month and a half, I was forced to shut down. My business partner and I operate a massage therapy clinic and a teahouse. We were forced to close for more than three months. As a start-up with a shoestring budget after investing our own savings of \$20,000 for initial startup cost, we were strapped for cash. On top of that, we were mandated to close which killed our revenue. There was no way for us to pay \$3000+ a month for the duration of us being closed and several months after since we had to reestablish our client traffic. Our landlord has been flexible with us and letting us defer 2/3 of the rent. Only recently we are projecting to be able to afford the full rent, but there's not enough business for us to be able to pay back the rent owed. We've survived this far and I would hate to let go of our business after a rough first year.

As a part of the commercial eviction moratorium passed by HB 4213A in the first special session of 2020, back rent accrued during the moratorium (between April 1-September 30, 2020) is currently due March 31st, 2021. While \$100M was allocated by the E-Board in January 2021 for commercial rent assistance, current estimates don't put the first round of relief out the door until mid-April and the second round in May.

Small businesses need more time. Extending the protected repayment period for another six months will provide time for state funds to be allocated through the commercial rent relief program, additional federal dollars to come to small businesses through the American Rescue Plan, and for Oregon to more fully re-open as we make progress against COVID-19.

HB 2966 with the -1 Amendment will extend the repayment period until September 30th, 2021, protecting commercial tenants from eviction due to back-rent accrued during the moratorium, as long as they continue to pay their current rent.