An extension of SB 278 is detrimental to both landlords and tenants in Oregon. Many of us landlords have tenants that are grossly taking advantage of the system that has been implemented. Many tenant(s) that were affected by a loss of wages and hardships due to COVID 19 were diligent and sought state and local assistance programs and in turn, were assisted appropriately and made good on their rent obligations. Others have used SB 278 as a crutch and will continue to not make any efforts in applying for assistance programs, or creating payment arrangements if SB 278 is extended. Likewise, tenant(s) that are behind and have not made efforts to seek assistance are accruing very large balances and will eventually loose their homes and assume incredibly large debts (even if this is deferred, this does not help them in the long run) if not pushed to make an effort to make good on their rent obligations.