I'm writing to express my thoughts on the housing crisis that may occur due to COVID19.

It has been popular to freeze evictions and order landlords to give tenants a 6 month payment plan for missed rent. I think this is a faulty plan, and I have an alternative I'd like to propose.

The six month reprieve is a problem for several reasons. First, most tenants cannot accept the extra burden of 1-3 months' rent to be paid back within 6 months. Second, it deprives landlords of the funds needed to pay property managers and maintenace crews, causing more unemployment in a life essential area. Third, it will cause the landlord to be unable to pay their mortgage, which will cause disruption in housing.

If a moratorium on evictions is indeed what is done, IT SHOULD BE CLEAR that evictions are on hold but will resume after the crisis is over, and people should be encouraged to use resources available to get money, continue to pay rent, and NOT be left owing rent at the end of the crisis!

An even better idea is getting money into the hands of people affected by COVID19. When they feel financially safe, they stay home! They pay rent, landlords pay employees and their mortgage, and life continues without major housing disruption.

Don't leave vulnerable oregonians with massive rent debt they can't pay. Give them the cash they need to stop working, stay at home, and continue to pay their bills. Give landlords the resources needed to continue managing and maintaining their properties.

It's a win-win!!!!!

Sincerely, Victoria Mercer