To whom it may concern.

With the current uncertainty that faces all of us housing is a priority. I'm a property manager in Portland and agree if a tenant(s) falls under hardship due to a job loss or a temporary layoff there should be an accommodation set in place. However, I hope when detailing the moratorium you'll consider the Landlord/Owner.

I have already received notice from one household where they both are in the hospitality industry and have lost their jobs. They have notified me they can't pay rent for the next couple of months. They have been living in the house for approximately nine months and when screened had \$300,000 in the bank. This doesn't seem fair that they don't have to pay rent when the homeowner is a teacher and relies on the rental income to pay the mortgage. The tenants have more available funds then the homeowner. So what I'm asking is to look at the entire package when deciding if a tenant qualifies for rent relief. There should be a formula to calculate available funds a tenant has access to before allowing the exemption.

Example - If a household is paying \$1700 a month in rent but has \$20,000 in available funds I don't feel it's right they are exempt in paying rent. Obviously if the situation continues for multiple months that's a different story. Please consider all price points and not just low income properties. Unfortunately, There'll be people who will take advantage of this situation

Thanks for your understanding with this matter.

-- Best Regards,

Scott Cohn

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