

To whom it may concern,

We are all in this together and equally need to weather the storm and lessen the impact....on everyone.

I manage 40 doors. Only one of my tenants has indicated an uncertainty on paying rent this month because she is a restaurant server yet this week she has 2 job interviews and is looking to get unemployment benefits. Everyone else has stated they are simply working from home or continue to work normally. No tenant has asked for a reprieve from April 2020 coming rent yet my owners have already voluntarily stepped up to offer to waive late fees and other concessions as they can afford to.

I am in regular contact with my tenants and homeowners and have built a long standing relationship with all of them. We are a micro group looking out for each other, as I expect most people are in one way or another.

The most pressing concerns from tenants is that if they are allowed 3 months to not pay rent, how will they pay all that back rent when this is over? They don't want to come out of this buried in debt. Will they be able to have that 3 months of back rent forgiven completely and if so, how will their Landlord pay the mortgage and not have to sell which would leave them displaced?

The most pressing concerns from Landlords is the same...if they are allowed 3 months to not pay mortgage payments, how are they going to repay that back mortgage payments and the interest that has piled up? The mortgage companies ARE NOT going to just forgive 3 months of payments and interest. At best they will add it to the end of the loan causing higher interest paid on the entire loan and more months of payments. If, on the other hand, tenants are forgiven 3 months of rent then the Landlords will lose thousands of dollars which they likely cannot recover from. Plus it punishes Landlords for even offering housing.

If the government plans to pay those 3 months of rent payments for tenants, then it should be sent directly to the Landlords so it is not used for things other than rent. Section 8 and the other housing programs already send rent directly to the Landlord for this very reason.

I recommend that if there are lots of tenants who have lost their job due to covid 19, then qualify them for emergency housing through section 8 and pay the landlords directly so you don't create a trainwreck of unpaid rents and mortgages at the end of this.

Or better yet, let the experts in this field (Landlords) who know each of their tenants, set how they are going to flex to keep their tenants in place. Many tenants will not need emergency housing thus lessening the burden on the state. Those who do can get it.

Last, any Landlord who has a tenant that is already on their way out due to non

compliance or eviction need to be able to continue that process in order to keep their property and all other tenants safe.

Please be mindful of tenants and Landlords both and the end result of your decisions. Tenants should pay their rents, Landlords should pay their mortgages and no one should be left holding more than their share.

Thank you kindly,

Susan Martin Property Management, LLC
An Oregon Licensed Professional