My husband and I have recently learned that state legislation may allow tenants to not pay their rent for up to 6 months if they have a Covid19 related claim.

This loss of income would desperately harm my husband and I. As a small business owner, I and my employees are drastically affected by our business closure.

We are 62 years old. We have spent a lifetime caring for our few rental houses, counting on them for rental income in our later years. This is the only savings we have.

If tenants are allowed to not pay rent that just shifts their debt onto us. The people that house them. We are not a bank. We are just a couple trying to pay our bills too.

And, if they are allowed 6 months to pay that back, what do you think their ability to do that will be? None. Most tenants live month to month now. Even if they can begin to pay rent again they will never be able to pay back rents. Nor will they want to. It will sow anger and unhappiness between good tenants and good landlords. It is a losing proposition in all ways for us, the actual home owners, and ultimately our tenants.

If it is legislated that tenants can "defer," (this will mean never be able to pay) their rents for any amount of time that amount should be paid to the home owner by the state so as to continue life as normally as possible for both the home owner and the tenants in our homes.

Everybody wins. Both the landlord and the tenant stay on the same footing as before Covid19. Both the landlord and the tenant can pay their bills and not lose their homes. There won't be mass evictions starting as soon as allowed because landlords are behind on everything. And evictions, even for cause, will be months and months behind in the courts. This could add up to years that home owners don't collect rents from the people living in their houses. That will result in another disaster.

A fair way to all would be to address this similar to Section 8 housing. Consider those tenants in need as emergency low income and grant them rent relief paid from the state/federal government. Pay the landlords directly, possibly with a co-payment from the tenant depending on need. This keeps tenants in well maintained houses, relieves their fear of eventual eviction, eliminates the huge backlog in tenant courts that will be coming, and frees up the money tenants have so they can make their own decisions on how best to spend it.

Win, win, win.
This could be done.
It's up to all of you to do what's best for all of us. Not just some of us.
Please, if tenant relief is granted do not shift that debt to the home owners.

Sincerely and with great respect for all you are doing in these trying times, Darcy & Cory Miller 20601 SE Tara Lara Ln Eagle Creek, OR 97022 503-637-6404