

Oregon Legislature Committee Members,

There is ongoing media coverage about creating a moratorium on residential housing evictions for non-payment of rent. I believe that any proposed relief for tenants should also include direct relief to landlords.

One idea I've seen is for landlord mortgage payments to be delayed and added to the end of the loan term. However, this will only be partial relief as there will still be property taxes, insurance, repairs, maintenance, etc. If rental income stops this will only make the cash flow worse.

Please consider:

Any relief for tenants should include equal relief for landlords.

Not all tenants will need help. So any relief should require a test for determining if a tenant requires help. If the tenant receives relief, then for that unit or home, the landlord should receive similar relief.

Tenants with bad or criminal behavior, damaging property, or those breaking rules, should be exempt from any eviction moratorium.

If rents are deferred, then late fees should not apply only if tenant signs agreement to pay any deferred rent within agreed upon time.

Mortgage payments should also be deferred for every tenant rent that is deferred. Then there should be additional relief to landlord to help in some way with property taxes, insurance and any maintenance.

Sincerely,

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