

To Whom it may concern:

We are writing in response to COVID-19 and its impact on our two rental properties. We are your typical working-class citizens, with regular jobs, living paycheck to paycheck.

As healthcare workers in the Portland area, we are battling the virus on the front lines and trying our best to help our patients to the best of our abilities. Fortunately, we can see our income remaining stable as long as we both stay healthy, but our income goes to supporting our basic needs and personal home expenses and cannot cover the mortgages on our rental houses. Without rental income, we will be forced to sell our rental homes, with the unintentional consequence of evicting our tenants.

Together, we have two rental homes in SE Portland and we consider them as our retirement accounts. Their mortgages are completely dependent on the rental income they provide, they basically break even and do not bring in additional income for us. We understand the hardship tenants are having, and fully support regulations to help protect them. But just avoiding evictions is not enough. We feel there also needs to be assistance for landlords.

A moratorium on mortgage payments would provide some help for landlords but it would not help with repairs that may be needed, utilities, and regular maintenance of the houses. The answer to this problem would be to provide direct payments to landlords for tenants that have shown they have been affected by COVID-19 and cannot afford their rent payments.

Sincerely,

Tracy and Brian Zeitz