

To whom it may concern,

As we move through this unprecedented health and economic time, as a landlord (since 1994) I have noticed many aspects about how government is helping to combat the fallout for people and businesses. In general, I am appreciative of how Governor Brown is dealing with this problem. I am also grateful for how President Trump is leading our country. One aspect of the decision making of those in power in Portland, Multnomah County and the state of Oregon that I take strong issue with is the following: EVERY government entity, at the local, state and national level are working feverishly to make sure people are given financial assistance while their jobs have been postponed. Also, government entities at the local, state and national level are working to shore up businesses in distress, so that the economy and jobs can return to health sooner than later. I have witnessed NO exception to the concern for peoples' financial struggles EXCEPT with City of Portland, Multnomah County and Oregon State leaders in putting in place measures that take landlords earned money from them, with no safety net from those who have made the laws. Simply put, while most people are NOT working, Oregon law makers find it paramount to give these masses free money. I understand. But, while landlords must keep working, "landlording" is an essential business, legislators in the state of Oregon have taken the right for landlords to get paid for their work away from them. I sincerely can't imagine that making any sense to you. Landlords work and don't get paid. Most others don't work, and do get paid. I implore you to not show such a bias against only landlords and no other business, and give landlords a safety net as you are doing for others. At the very least, either make everyone work without pay like you have done to landlords (why, that would make no sense) or let all who are still working get their rightful pay.

One way to not take away landlords' earned income, and also help renters, is to give rent assistance payments to landlords. I support this approach for the following additional reasons:

- Disaster relief needs to be for both tenants and landlords to ensure that renters retain their housing and landlords can continue to operate. Direct payments to landlords will keep the supply chain functioning, including mortgages, insurance, maintenance, etc. This isn't just about making sure that landlords get their money. Housing stability for our communities should be front and center during this crisis.
- A moratorium on mortgage payments provides some relief, but it doesn't provide income. Some landlords depend on their tenants' rent payments for their main source of income for food, medicine and utilities; we don't want to create a new category of people who need help.
- Rental properties require maintenance. If landlords don't have the money to pay for needed maintenance due to the crisis, they may face punitive damage awards for failure to maintain the unit.
- As our government officials pour money into the economy to mitigate the short- and long-term impacts of this crisis, part of what needs to happen is for people to keep buying goods and services to lubricate the economy and minimize the damage we are

facing. Direct payments to landlords for the tenants who need help will be a vital way to infuse funds into the local economies.

- Not all tenants need help. While many have been temporarily suspended from working, most will also be getting unemployment. And, many are still getting paid for working from home. Many have resources available to help them weather the storm. There needs to be some sort of needs test to determine whether the inability to pay rent is related to Covid-19 or not. Tenants should have to provide some sort of documentation from their employer that there is no work available, and that unemployment benefits for the household do not meet their needs for food, shelter and utilities. Gathering this data could also provide much needed information to the state regarding impacted communities. This could help inform future planning for unexpected crises that will undoubtedly come our way.
- Other pressing issues for some landlords are current pending notices for bad behavior by tenants, or termination notices issued prior to this time. Can these evictions still be processed and executed, or do landlords have to sit tight while the tenant continues to damage the property, disturb the quiet enjoyment of the neighbors, and even commit criminal acts while being protected from eviction? Also, under current law, once a notice of termination has expired, if the landlord accepts rent for any period beyond the termination date, they waive their right to terminate on that notice. With the implementation of SB 608 and the subsequent restrictions on termination of tenancy after the first year, a landlord could get into a real bind. Can waiver rules be temporarily suspended due to this crisis allowing landlords to accept rent, but still keep their notice valid?

Ralph McAfee
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