

To the members of the emergency committee,

I was just informed of a 90 day freeze on all non-payment evictions for rentals in the state of Oregon and of the emergency committee meeting to address the impacts of Covid-19 on rentals. I am a small, private landlord. I own one duplex and rent elsewhere. Many landlords and property owners in general are themselves feeling the effects of this pandemic. Rent is all-inclusive of the majority of housing expenses: mortgage, property taxes, insurance, landscaping, property management fees, pest control, general property maintenance, utilities, etc. For some landlords they rely on their properties as their income. Some renters will also take advantage of this blanket ban on non-payment evictions to simply avoid payment, or avoid eviction for non-payment issues not related to coronavirus. Thus, I urge you to treat property owners and renters equally and only extend the assistance to those who actually need it because of the coronavirus:

- Extend assistance to those with loss of income related to coronavirus (including landlords who will be losing income as well, most of us aren't rich), the blanket statement, as it currently is, makes this eviction protection highly abusable.
- Extend assistance equally to everyone whether they are paying their rent or their mortgage, just because they own their home doesn't mean they're doing any better than a renter.
- Don't defer anything: rent, mortgage, utilities, etc. Have the gov pay it and then taxes can pay it back thus not pushing lower incomes. 90 days (plus the upcoming month after) of rent, utilities, insurance, etc many people will never be able to catch up.
- Freeze interest/late fees on utilities and housing for everyone (coronavirus effected).
- Subsidizing would be best, because then it does not have a domino effect. Just pay the rent for those who cannot because of the pandemic.

As an example, if my tenants didn't pay me, I could not pay my mortgage lender, my property manager, pest control, my landscapers, maintenance contractors, or the water and sewage bills. If enough people couldn't pay their 'teams' then all those individuals would also lose their income. So subsidizing the end of a supply line of housing has potential to reach all the way back and put a lot more people in debt. Maybe large companies can support all their holdings for long periods, but most private landlords would not have the ability to pay for all their properties with no rental income (and as I said, for some that's their primary or only income).

Please consider property owners (including landlords) when making your decisions. We are struggling too. Protecting renters simply shifts the economic hardship to a different group of people, who aren't necessarily doing any better.

Thank you for your time and attention,

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