From: <u>Matt Brischetto</u>
To: <u>Exhibits JSCVR</u>

Cc: Sen Frederick; Sen Burdick; Sen Taylor; Rep.TinaKotek@state.or.us; Rep.RobNosse@state.or.us; Rep.Lawrence

Spence; sen.ginnyburdick@state.or.us; Rep Sanchez

**Subject:** Testimony on Covid-19

**Date:** Monday, March 23, 2020 12:36:36 PM

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response,

My name is Matt Brischetto and I have providing rental housing for 15 years. I have 40 units located in Portland.

I want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, I believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that I cannot provide housing without ensuring that I meet my obligations to paying my mortgages, utilities, taxes, insurance, and I am asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

Matt Brischetto

March 23, 2020

# RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response:

My name is Phillip Joseph. My wife and I have provided rental housing for 30 years in the Portland market, with a mixture of single-family homes and apartment buildings.

We want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that the spread of the virus has now created an emergency requirement to keep Oregonians housed.

We are not a large REIT or national apartment owners. We are simply individual owners who saved all our lives to buy real estate and have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, rent payment delays AND shortfalls will impact the ability of rental property owners like me and my wife to satisfy our own financial obligations.

To maintain a stable economy, we believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers. The crisis is community wide, and our government should not shift the burden of helping others to just landlords, when there is no corresponding relief to landlords. All Oregonians should shoulder the necessary help to tenants.

Since we cannot provide housing without ensuring that we can meet our obligations to paying our mortgages, utilities, taxes, and insurance, we respectfully request the following:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

We greatly appreciate your thoughtful and swift consideration of these requests. Sincerely,

Phillip and Jane Joseph

March 23, 2020

RE: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

My name is Ken Hick and I have been providing rental housing to Oregon residents for 30 years. I currently have 20 dwelling units located in Oregon, specifically Salem and The Dalles.

I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. I understand that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

Most rental properties are owned by individuals and small businesses that have financial obligations including mortgages, utilities, payroll, insurance, and taxes. We typically have no more than a month of operating cash available. Recognizing that one or more of our tenants may not be able to pay their rent for two to three months or longer, we are very much at risk of being unable to fulfill our own financial obligations as housing providers. I am therefore asking that you:

- 1. Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by April 1, 2020, so that we may meet our April mortgage obligations.
- 2. Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

Thank you for your service to our State and thank you for your consideration of these requests.

Sincerely, Lenw.ldick

Ken Hick

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Ronald Halter. I have providing rental housing for 27 years. I have 44 units of apartment housing located in Garibaldi, Or. Recently the towns only big employer, a hardwood mill closed due to loss of contracts from China and elsewhere. A number of our tenants will be badly affected by these layoffs. Our loan terms require that we keep a sufficient cash flow to service the debt. Unfortunately, this is now highly problematic.

I/We want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely

that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, I/we believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that I/we cannot provide housing without ensuring that I/we meet our obligations to paying our mortgages, utilities, taxes, insurance, and I/we are asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests. I will be happy to offer in-person testimony if you feel it would be helpful.

Sincerely,

Ronald L Halter

Garibaldi Village Apartments & Garibaldi Creekside Apartments

PO Box 736

Garibaldi, Or. 97118

503-201-6424

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Kenneth Robert Schnerch and I have been providing rental housing for 37 years. I have 33 units located in SE Portland.

I/We want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, I/we believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that I/we cannot provide housing without ensuring that I/we meet our obligations to paying our mortgages, utilities, taxes, insurance, and I/we are asking that you provide:

• Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.

- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

March 23, 2020

RE: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

My name is	Jamshid Mehr	and I have been providing rental housing to Oregon
residents for _	25 years. I	currently have _9 dwelling units located in Multnomah
County		

I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. I understand that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

Most rental properties are owned by individuals and small businesses that have financial obligations including mortgages, utilities, payroll, insurance, and taxes. We typically have no more than a month of operating cash available. Recognizing that one or more of our tenants may not be able to pay their rent for two to three months or longer, we are very much at risk of being unable to fulfill our own financial obligations as housing providers. I am therefore asking that you:

- 1. Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by April 1, 2020, so that we may meet our April mortgage obligations.
- 2. Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

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Sincerely,

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Ronald Halter. I have providing rental housing for 27 years. I have 100 units of apartment housing located in Salem Or. Our loan terms require that we keep a sufficient cash flow to service the debt. Unfortunately, this is now highly problematic.

I/We want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations. To maintain a stable economy, I/we believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that I/we cannot provide housing without ensuring that I/we meet our obligations to paying our mortgages, utilities, taxes, insurance, and I/we are asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests. I will be happy to offer in-person testimony if you feel it would be helpful.

Sincerely,

Ronald L Halter

Lancaster Gardens Apartments,

3695 D Street NE Salem, Or. 97301

503-201-6424

#### **Governor's Housing Advisor**

Shannon Singleton: shannon.singleton@oregon.gov

#### Members of the Joint Special Committee on Coronavirus Response

Co-chair, Senator Arnie Roblan: <u>Sen.ArnieRoblan@oregonlegislature.gov</u>

Co, chair, Representative Paul Holvey: <a href="mailto:Rep.PaulHolvey@oregonlegislature.gov">Rep.PaulHolvey@oregonlegislature.gov</a>

Member, Senator Denyc Boyles: <u>Sen.DenycBoyles@oregonlegislature.gov</u>

Member, Brian Boquist: <u>Sen.BrianBoquist@oregonlegislature.gov</u>

Member, Lynn Findley: <u>Sen.LynnFindley@oregonlegislature.gov</u>

Member, Sara Gelser: <u>Sen.SaraGelser@oregonlegislature.gov</u>

Member, Tim Knopp: Sen.TimKnopp@oregonlegislature.gov

Member, Laurie Monnes Anderson: <u>Sen.LaurieMonnesAnderson@oregonlegislature.gov</u>

Member, Elizabeth Steiner Hayward: Sen. Elizabeth Steiner Hayward@oregonlegislature.gov

Member, Kathleen Taylor: Sen.KathleenTaylor@oregonlegislature.gov

Member, Greg Barreto: Rep.GregBarreto@oregonlegislature.gov

Member, Janelle Bynum: Rep.JanelleBynum@oregonlegislature.gov

Member, Paul Evans: Rep.PaulEvans@oregonlegislature.gov

Member, Raquel Moore-Green: Rep.Raquel MooreGreen@oregonlegislature.gov

Member, Andrea Salinas: <a href="mailto:Rep.AndreaSalinas@oregonlegislature.gov">Rep.AndreaSalinas@oregonlegislature.gov</a>

Member, Duane Stark: Rep.DuaneStark@oregonlegislature.gov

#### **Legislative Policy Research Housing Staff**

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Kristi Arrington, Committee Assistant: <a href="mailto:kristi.arrington@oregonlegislature.gov">kristi Arrington@oregonlegislature.gov</a>

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

Our names are Ronald Beltz and Jan Turner, we have been married for 34 years and have providing rental housing for 28 years. I am a graduate of Portland State University. It took me 6.5 years to get through college working nights as a janitor. We started with nothing. We have 116 units located in Portland, Oregon after many years of fixing up rentals and re-investing. We have been good landlords, investing in energy efficient windows, doors, insulation, proper venting along with energy efficient appliances. We have never evicted a tenant to get a higher rent. We only upgraded outdated units when a tenant would move out. This is our retirement, we are both in our 60s. We have spent our life supporting schools, served 11 years on the Portland Children's fund allocation committee and over 20 years on the board of Self Enhancement.

We want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, we believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that we cannot provide housing without ensuring that we meet our obligations to paying our mortgages, utilities, taxes, insurance, and we are asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

In essence the mandate to not allow evictions for nonpayment of rent is a government taking. Evictions are the only tool available to compel a tenant to pay their rent. The way the City of Portland and the State of Oregon mandate has come down encourages people to withhold their rent and our hands are tied to do anything about it. We will need to quit paying our employees, property taxes ,utilities ,garbage ,sewer and water along with outside vendors.

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely, Ronald Beltz and Jan Turner 10642 SW Inverness Ct. Portland, Or 972129

March 23, 2020

RE: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

My name is Lisa Paolo, owner of a small business property management company, LPSM Property Management, LLC, and I have been providing rental housing to Oregon residents for nearly four years. I currently have 48 dwelling units located in the Portland metro area.

Our company collects property management fees as a percentage of gross rents received each month, ranging from 5% - 8%, depending on the property. I have an employee who has a family to support. I have a family to support myself, plus business overhead, utility bills of my own, etc. I have a one-year old son who is now home with me full time for the foreseeable future, but I make all of this work, working from home with my son here, but still being available to handle any repair or maintenance needs of our tenants and the large volume of questions and uncertainty from tenants and property owners alike.

If our company does not collect any rent or a reduced rent, that means our business income is diminished or gone, but we keep working.

I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. I understand that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

Most rental properties are owned by individuals and small businesses that have financial obligations including mortgages, utilities, payroll, insurance, and taxes. We typically have no more than a month of operating cash available. Recognizing that one or more of our tenants may not be able to pay their rent for two to three months or longer, we are very much at risk of being unable to fulfill our own financial obligations as housing providers. I am therefore asking that you:

- 1. Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by April 1, 2020, so that we may meet our April mortgage obligations.
- 2. Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

Thank your for your service to our State and thank you for your consideration of these requests.

Lisa Paolo,

Sincerely.

Property Manager, Small Business Owner, and Mom

OREGON STATE CAPITOL 900 COURT STREET NE SALEM, OREGON 97301

MARCH 23, 2020

RE: URGENT NEED TO PROVIDE RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response:

My name is James MacCallum and I have been providing housing for over 10 years in the City of Portland. I currently have 6 rental properties.

From 1995 to present my wife and I have slowly built a small rental portfolio. We have purchased small, usually poorly maintained, homes and have tried to renovate them and keep them as great places for families, couples and others who we have been lucky enough to have as tenants. We have had mostly long-term tenants and have seen most of them become homebuyers. We invest in our properties and we keep our rents reasonable. We chose to invest our time and income in property as we believe in this State and this City.

My family now depends on our rentals for income to support us. We do have a small business as well but this has been shut down and in all probability will never open again. Without the income from our rentals we will not be able to pay our mortgages, taxes, upkeep on these rental homes. In addition, we have no ability to pay our personal mortgages, living expenses, medical insurance premiums, or any other expenses. Our family will begin the walk toward insolvency and bankruptcy starting April 1<sup>st</sup> without some comprehensive program that can get us through this challenging and surreal time. We will lose these rentals, our primary home, our cars, and our life rapidly.

I understand that some of my tenants will be unable to pay rent because of the coronavirus outbreaks. I understand that the State and the City must address the possibility that some landlords might move to evict for non-payment and this would be unfair and untenable. However, there must be equal relief for the landowners and property management companies or we small landowners will lose our properties and many of us will lose our primary source of income.

I urge you all to consider that many rental properties in Oregon are owned by small business people like me. We need you help just as my tenants do. If the tenants do not have to pay rent we will need help:

- 1. We need mortgage deferrals for an equal time frame as the rental eviction freeze. These deferrals must be easily obtained and should not impact our credit so that when this emergency passes we can be strong consumers that can reignite Oregon economy.
- 2. We need deferrals on utilities and insurance payments.
- 3. We need to make sure that tenants not directly impacted economically by this emergency will be encouraged to pay their rents.
- 4. If possible our State should attempt to make refinancing at these incredibly low rates possible for <u>all</u> homeowners.

I believe that our economy is headed into a recession that will rival the Great Depression. This is going to happen quickly if we do not act. One way to avoid this result is to act quickly and allow not only renters to remain solvent but allow homeowners relief and to keep their homes.

Thank you for reading this. I beg of you all to help us. I have two children and without some help, or continuing to receive my rental income, we will not have health insurance, income to live on or a home. My story is not unique and I will be one of thousands in this state.

Sincerely	yours,

Jim MacCallum

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

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URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

March 23, 2020

RE: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

My name is Crystal Van Wyk and I have been providing rental housing to Oregon residents for 3 years. I currently have 4 dwelling units located in Multnomah County.

I am an individual and if even 1 of my rentals can't pay rent for three months I am put in a serious situation. Right now, my partner is unable to continue working and is self-employed. I have been supporting him through a difficult time with his work and have already maxed out my cushion. I am also in graduate school (more loans) and have a chronic illness that I have been spending several thousand dollars a year treating.

My point is that I am a landlord, but I am also a person with the need to be financially solvent for both myself and my tenants. If you tell them all that they don't have to pay rent I am in a terrible situation and could lose everything. Please consider everyone while drafting your bill.

I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. I agree that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

I am therefore asking that you:

- 1. Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by April 1, 2020, so that we may meet our April mortgage obligations.
- 2. Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

Thank you for your service to our State and thank you for your consideration of these requests.

Sincerely,

Crystal Van Wyk

March 23, 2020

RE: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

My name is Alexandra Hirsch. I have one ADU at my own home and one duplex I personally manage and own. I have been providing rental housing to Oregon residents for approximately 13 years. I typically rent to younger individuals who are still in college or more newly in the job market. As it is, I take tenants who are on the edge of financially qualifying based on their references, jobs, and rental history.

At present, one of my tenants is losing her job, and all the others are impacted. They can pay April rent but we don't know who will be able to meet rent beyond that.

I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic.

Recognizing that one or more of our tenants may not be able to pay their rent for two to three months or longer, I am at risk of being unable to fulfill my own financial obligations as housing providers.IF NO EVICTIONS are possible, then MORTGAGE PAYMENTS SHOULD BE ON HOLD for landlords — at least small scale landlords with no wiggle room.

- 1 Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by April 1, 2020, so that we may meet our April mortgage obligations.
- 2 Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.
- 3 Last, there is no formal mechanism by which to collect unpaid rent. This is a failure in the ordinance that needs to be addressed. In Portland, where the security deposits are being legislated to be lower and lower, there is even less security for both tenant and landlord.

Sincerely,

Alexandra Hirsch

6125 NE Davis St.

Portland, OR 97213

March 23, 2020

RE: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

My name is Laura Andemariam and I have been providing rental housing to Oregon residents for 1 year. I currently have 1 single family house located in Portland.

I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. I understand that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

Most rental properties are owned by individuals and small businesses that have financial obligations including mortgages, utilities, payroll, insurance, and taxes. We typically have no more than a month of operating cash available. Recognizing that one or more of our tenants may not be able to pay their rent for two to three months or longer, we are very much at risk of being unable to fulfill our own financial obligations as housing providers. I am therefore asking that you:

- 1. Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by April 1, 2020, so that we may meet our April mortgage obligations.
- 2. Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

Thank you for your service to our State and thank you for your consideration of these requests.

<b>~</b> ·				
Si	nc	-Δ	rΔ	l 🗤 /

Laura Andemariam

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

NEED TO DEEM CONSTRUCTION AS AN ESSENTIAL FUNCTION SO THAT THE EXISTING HOUSING-SHORTAGE CRISIS IS NOT EXACERBATED

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Jeff Edinger. I am the Vice President of Tokola Properties, a company focused on property management and the development and construction of rental housing throughout the state of Oregon. We manage and oversee 878 rental housing units in the State of Oregon. We employ 28 individuals in the State of Oregon.

Please help <u>all</u> Oregonians who may be unable to meet their financial obligations in the months ahead. Please continue to work to curb the existing housing crisis by keeping construction operations open.

We appreciate the Governor and other Legislators' actions to protect Oregonians. The actions to keep individuals and families housed and safe despite their ability to pay rent is a courageous and commendable move.

My concern is that, like any other business, rental housing owners and operators have financial obligations, including mortgages, utilities, payroll, insurance and taxes. As more Oregonians make the difficult choice not to pay rent, rental housing providers and owners will be forced to default on mortgages and other financial obligations. This will further jeopardize the stability of housing for thousands of Oregonians. This will jeopardize the jobs and personal finances of a large group of Oregonians who work in the Property Management industry and who help provide stable, safe places to live.

Oregon already has an extreme housing shortage. Please take the additional necessary measures to prevent that shortage from worsening.

To maintain a stable economy, government-assisted financial relief should be provided to all rental housing providers during this time of crisis. Any disruptions to the normal financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders or mortgage securities.

As housing providers, we can not provide stable housing without ensuring that the financial obligations of our properties are covered:

As a business owner and property manager, and in unison with other housing providers, I implore you to:

- Provide immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020. This should continue for the duration of the statewide moratorium on evictions.
- Enact a mortgage forbearance program allowing us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low interest loan repayments
- Continue to keep construction activities and sites open so that we can continue to build
  and increase housing opportunities for Oregonians. This is particularly important given
  the current housing crisis. Stopping these activities would exacerbate the existing issue.

Thank you for your strong consideration of these needs. We greatly appreciate your thoughtful and swift action on these critical requests.

Sincerely,

Jeff Edinger

Vice President, Tokola Properties

#### WINKLER DEVELOPMENT CORPORATION

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210 S.W. MORRISON STREET, SUITE 600 PORTLAND, OREGON 97204-3150 503/225-0701

March 23, 2020

Oregon State Capitol 900 Court St NE Salem, OR 97301

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDLORDS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response:

My name is Jim Winkler and I have provided rental housing, especially affordable rental housing, for over 40 years. I have several hundred units located in Oregon.

I want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID-19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, I believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

### WINKLER DEVELOPMENT CORPORATION

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210 S.W. MORRISON STREET, SUITE 600 PORTLAND, OREGON 97204-3150 503/225-0701

Given that I cannot provide housing without ensuring that I meet our obligations to paying our mortgages, utilities, taxes, insurance, and I am asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments.

I greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

James H. Winkler, President Winkler Development Corp.

JDW/120-0108

March 3, 2020

Dear Governor Brown and Members of the Special Committee on Coronavirus Response:

My name is Scott Arena and I have been in the business of providing rental housing for the past 28 years. I am currently Director of Business Development for Income Property Management (IPM), a fee-based management firm overseeing more than 9,000 units across 150 multifamily properties throughout Oregon and Washington.

In addition, my family has owned multiplexes and single-family rentals in the Tri-County region for 3 generations.

We want to help Oregonians who have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID-19 outbreak and we understand that given that *sheltering in place* is the best way to control the spread of the virus, it has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance and taxes. Many Oregonians are likely to suffer a loss of income as a result of the Covid-19 outbreak, which will in turn hinder their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, we believe targeted financial government assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the normal financial flows should not be disproportionately borne by anyone in the process: renters, property owners, servicers, lenders or mortgage securitizers.

Given that we cannot provide housing without ensuring we meet our obligations to paying our mortgagers, utilities, taxes and insurance, we are asking for the following provisions:

- Immediate rental assistance to all housing providers in Oregon on or before April 1, 2020
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure we do not default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low interest loan repayments.

Thank you for considering our requests.

It is a time of great uncertainty for so many. Please know that your leadership is truly valued and revered.

Your thoughtful and swift consideration of these requests is greatly appreciated.

Sincerely,

M. Scott Arena, CPM®
Director of Business Development
Income Property Management

From: Brad Poser

To: <u>shannon.singleton@oregon.gov</u>; <u>Exhibits JSCVR</u>

Cc: Verity Pang

Subject: Brad, Verity. Small scale landlord urgent plea for assistance

**Date:** Monday, March 23, 2020 2:59:33 PM

March 23, 2020

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

Our names are Verity and Brad Poser, we have been providing rental housing to Oregon residents for over 3 years. We currently have 2 houses, each rented to low income individuals in Portland. We have intentionally tried to supply these homes at below market rates to accommodate low income individuals and families. These houses represent the majority of our end of life and retirement savings. Losing them to foreclosure or inability to pay would be financially devastating.

We recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. We very much want to help our fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. We understand that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

Most rental properties are owned by individuals and small businesses that have financial obligations including mortgages, utilities, payroll, insurance, and taxes. We typically have no more than a month of operating cash available. Recognizing that one or more of our tenants may not be able to pay their rent for two to three months or longer, we are very much at risk of being unable to fulfill our own financial obligations as housing providers.

We are therefore asking that you:

- 1. Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by April 1, 2020, so that we may meet our April mortgage obligations.
- 2. Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. We ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

Thank you for your service to our State and thank you for your consideration of these requests.

Sincerely,

Brad and Verity Poser

From: <u>Diana Quan</u>
To: <u>Exhibits JSCVR</u>
Subject: Corona virus Response

**Date:** Monday, March 23, 2020 2:09:13 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Diana Quan and I have providing rental housing for 24 years. I have # of units 11 located in 2204 SE Bluebird Street Milwaukie, or 97222.

I/We want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, I/we believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that I/we cannot provide housing without ensuring that I/we meet our obligations to paying our mortgages, utilities, taxes, insurance, and I/we are asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access

to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

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Quan, Diana SE TABOR 116 971-722-6134 dquan@pcc.edu From: Sean Moreland

To: Sen Roblan; Rep Holvey; Sen.DenycBoyles@oregonlegislature.gov; Sen Boquist; Sen Findley; Sen Gelser; Sen

Knopp; Sen MonnesAnderson; Sen Steiner Hayward; Sen Taylor; Rep Barreto; Rep Bynum; Rep Evans; Rep Moore-Green; Rep Salinas; Rep Stark; Ross C; Nordlund Jan; FenderSosa Amie; Leyba James; Heinzman Dawn;

Arrington Kristi

Subject: Coronavirus response for Tenants and Landowners

**Date:** Monday, March 23, 2020 2:21:36 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Sean Moreland and I have been providing rental housing for 40 years. I have 600 of our units located in Portland.

I/We want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, I/we believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that I/we cannot provide housing without ensuring that I/we meet our obligations to pay our mortgages, utilities, taxes, insurance, and I/we are asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

Sean Moreland

From: Peter Postma
To: Nordlund Jan

**Date:** Monday, March 23, 2020 11:25:45 AM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Peter Postma and I have providing rental housing in the state of Oregon for over 10 years.

I/We want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, I/we believe that targeted financial governmentassisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that I/we cannot provide housing without ensuring that I/we meet our obligations to paying our mortgages, utilities, taxes, insurance, and I/we are asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

Pete Postma

From: Steve Day
To: Exhibits JSCVR

**Subject:** Please help! Stuck in the middle. System collpases.

**Date:** Monday, March 23, 2020 2:21:32 PM

Please help. We need mortgage lenders to provide relief otherwise I will be bankrupt and banks can take properties in a few months. I want to be a part of the solution but won't be able to of banks don't provide the same relief I am passing on the renters (which is needed).

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Steve Day and I have providing rental housing for 17 years. I have 50 units located in Portland and The Dalles.

I/We want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to

satisfy their own financial obligations.

To maintain a stable economy, I/we believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that I/we cannot provide housing without ensuring that I/we meet our obligations to paying our mortgages, utilities, taxes, insurance, and I/we are asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

Steve Day

Steven T. Day, CFA

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Habib Shekarriz and I have providing rental housing for 10 years. I have # of units 34 located in Beaverton, Sherwood & Portland.

I/We want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely

from my iPho

that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, I/we believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that I/we cannot provide housing without ensuring that I/we meet our obligations to paying our mortgages, utilities, taxes, insurance, and I/we are asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

Habib Shekarriz

From: Christopher Frick

To: <a href="mailto:shannon.singleton@oregon.gov">shannon.singleton@oregon.gov</a>; <a href="mailto:Ross C">Ross C</a>; <a href="mailto:Nordlund Jan; FenderSosa Amie; Leyba James; Heinzman Dawn; Heinzm

**Arrington Kristi** 

Cc: Sen Roblan; Rep Holvey; Sen.DenycBoyles@oregonlegislature.gov; Sen Boquist; Sen Findley; Sen Gelser; Sen

Knopp; Sen MonnesAnderson; Sen Steiner Hayward; Sen Taylor; Rep Barreto; Rep Bynum; Rep Evans; Rep

Moore-Green; Rep Salinas; Rep Stark

Subject: Urgent Help Needed

**Date:** Monday, March 23, 2020 2:22:17 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Christopher Frick and I have providing rental housing for 27years. I have 6 units located in Portland.

I/We want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, I/we believe that targeted financial government-

assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that I/we cannot provide housing without ensuring that I/we meet our obligations to paying our mortgages, utilities, taxes, insurance, and I/we are asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely, Christopher Frick From: <u>Michael Stodd</u>

To: Exhibits JSCVR; shannon.singleton@oregon.gov; Sen Roblan; Rep Holvey;

Sen.DenycBoyles@oregonlegislature.gov; Sen Boquist

Cc: Sen Burdick; Rep Doherty

Subject: URGENT NEED TO SUPPLY RENTAL ASSISTANCE

**Date:** Monday, March 23, 2020 2:21:20 PM

## Governor's Housing Advisor

Shannon Singleton

## Members of the Joint Special Committee on Coronavirus Response

Co-chair, Senator Arnie Roblan: <u>Sen.ArnieRoblan@oregonlegislature.gov</u>
Co, chair, Representative Paul Holvey: <u>Rep.PaulHolvey@oregonlegislature.gov</u>

Member, Senator Denyc Boyles: <u>Sen.DenycBoyles@oregonlegislature.gov</u>

Member, Brian Boquist: <u>Sen.BrianBoquist@oregonlegislature.gov</u>

Senator Ginny Burdick

Representative Margaret Doherty

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response,

My name is Michael Stodd and I have been providing rental housing for 32 years. I have 57 apartment units located in Portland, Oregon.

I want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, I believe that targeted financial government-

assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that I cannot provide housing without ensuring that I meet our obligations to paying our mortgages, utilities, taxes, insurance, and I am asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

Michael Stodd 9140 SW 57th Ave Portland, OR 97219-4937 majorrush@aol.com From: <u>Erik Railton</u>
To: <u>Ross C</u>

**Subject:** corona virus response

**Date:** Monday, March 23, 2020 4:42:24 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Erik Railton and I have been providing rental housing for over 25 years. I have units located in Portland and in Tillamook.

I want to help Oregonians that have been furloughed or had their employment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. In my case, all utilities are included in the rent making it extremely difficult to maintain the full functioning property while having to defer income. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, I believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, service providers, creditors, or mortgage lenders.

Given that I cannot provide housing without ensuring that I meet my obligations to paying my mortgages, utilities, taxes, insurance, I am asking that you provide:

Immediate rental assistance to tenants that have been laid off so that they will be able to stay afloat beyond this time as deferred rent will make it difficult for them to recover when they are able to improve their income status.

Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.

To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.

To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

Erik Railton

From: Erik Railton
To: Nordlund Jan

Subject: corona virus response

**Date:** Monday, March 23, 2020 4:42:38 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Erik Railton and I have been providing rental housing for over 25 years. I have units located in Portland and in Tillamook.

I want to help Oregonians that have been furloughed or had their employment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

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Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.

To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.

To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

Erik Railton

From: <u>Pamela Railton</u>

To: shannon.singleton@oregon.gov; Sen Roblan; Rep Holvey; Sen.DenycBoyles@oregonlegislature.gov; Sen Boquist;

Sen Findley; Sen Gelser; Sen Knopp; Sen MonnesAnderson; Sen Steiner Hayward; Sen Taylor; Rep Barreto; Rep Bynum; Rep Evans; Rep Moore-Green; Rep Salinas; Rep Stark; Ross C; Nordlund Jan; FenderSosa Amie; Leyba

James; Heinzman Dawn; Arrington Kristi

Subject: Coronavirus Response

**Date:** Monday, March 23, 2020 4:33:09 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301 March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Jerry Railton and I have been providing rental housing for over 35 years. I have units located in Portland and in Tillamook.

I want to help Oregonians that have been furloughed or had their employment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. In my case, all utilities are included in the rent making it extremely difficult to maintain the full functioning property while having to defer income. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations. As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, I believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, service providers, creditors, or mortgage lenders.

Given that I cannot provide housing without ensuring that I meet my obligations to paying my mortgages, utilities, taxes, insurance, I am asking that you provide:

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Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.

To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.

To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

Jerry

From: <u>Lili Pang</u>

To: <a href="mailto:shannon.singleton@oregon.gov">shannon.singleton@oregon.gov</a>; <a href="mailto:Exhibits JSCVR">Exhibits JSCVR</a></a></a>**Subject:** Help for small mom and pop housing providers

**Date:** Monday, March 23, 2020 4:50:54 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

My name is Lili Pang and I have been providing rental housing to Oregon residents for 18 years. I currently have 3 dwelling units located in Portland, Oregon.

I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. I understand that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

Most rental properties are owned by individuals and small businesses that have financial obligations including mortgages, utilities, payroll, insurance, and taxes. We typically have no more than a month of operating cash available. Recognizing that one or more of our tenants may not be able to pay their rent for two to three months or longer, we are very much at risk of being unable to fulfill our own financial obligations as housing providers. I am therefore asking that you:

- 1. Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by April 1, 2020, so that we may meet our April mortgage obligations.
- 2. Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

Thank you for your serv	vice to our State and that	nk you for your consid	deration of these requests.

Sincerely, Lili Pang From: <u>Dallas Hemphill</u>

To: shannon.singleton@oregon.gov; Sen Roblan; Rep Holvey; Sen.DenycBoyles@oregonlegislature.gov; Sen Boquist;

Ross C; Nordlund Jan

Subject: LANDOWNERS IMPACTED BY THE EVICTION MORATORIUM

**Date:** Monday, March 23, 2020 4:57:50 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response:

My name is Dallas Hemphill. I currently have 5 rental units in Portland that I have owned and managed for approximately 15 years.

I consider myself a sympathetic, responsive and fair landlord with good relationships with all my tenants. I have already heard from a number of my tenants that have just recently been laid off or otherwise experienced a loss of income. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, I/we believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that I/we cannot provide housing without ensuring that I/we meet our obligations to paying our mortgages, utilities, taxes, insurance, and I/we are asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

Dallas Hemphill

From: <u>lisa baker</u>

Subject: Moratorium of Evictions

Date: Monday, March 23, 2020 4:36:50 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

My name is Lisa Baker and I have been providing rental housing to Oregon residents for six years. I currently have three dwelling units located in Portland and Lebanon Oregon. I am a single mother with two school age boys finding myself worried as I can't carry these mortgages along additionally my personal residence mortgage without the help of my tenants contribution.

I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. I understand that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

Most rental properties are owned by individuals and small businesses that have financial obligations including mortgages, utilities, payroll, insurance, and taxes. We typically have no more than a month of operating cash available. Recognizing that one or more of our tenants may not be able to pay their rent for two to three months or longer, we are very much at risk of being unable to fulfill our own financial obligations as housing providers. I am therefore asking that you:

- 1. Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by April 1, 2020, so that we may meet our April mortgage obligations.
- 2. Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

Thank you for your service to our State and thank you for your consideration of these requests.

Sincerely,

Lisa M. Baker

From: <u>erin@renwickteam.com</u>

To: shannon.singleton@oregon.gov; Sen Roblan; Rep Holvey; Sen.DenycBoyles@oregonlegislature.gov; Sen Boquist; Sen Findley; Sen Gelser; Sen Knopp; Sen MonnesAnderson; Sen Steiner Hayward; Sen Taylor; Rep Barreto; Rep Bynum;

Rep Evans; Rep Moore-Green; Rep Salinas; Rep Stark; Ross C; Nordlund Jan; FenderSosa Amie; Leyba James; Heinzman Dawn; Arrington Kristi; Governor's Housing; Members of the Joint Special Committee on Coronavirus; Co-

<u>chair@NETORG2508681.onmicrosoft.com</u>; <u>Co@NETORG2508681.onmicrosoft.com</u>; <u>chair@NETORG2508681.onmicrosoft.com</u>; <u>Member@NETORG2508681.onmicrosoft.com</u>;

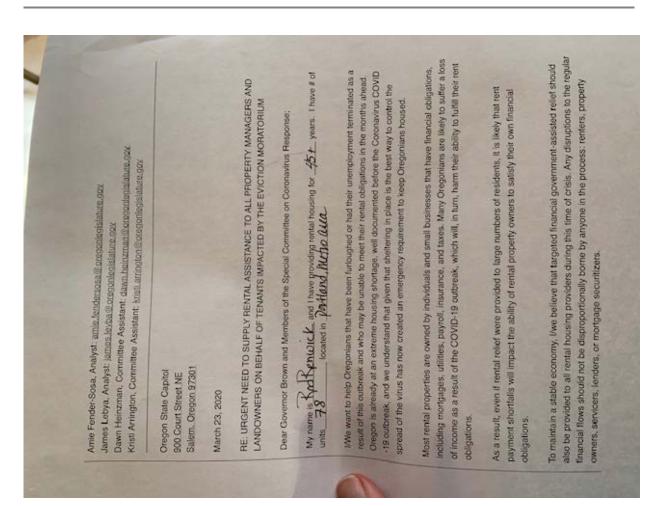
Member@NETORG2508681.onmicrosoft.com; Member@NETORG2508681.onmicrosoft

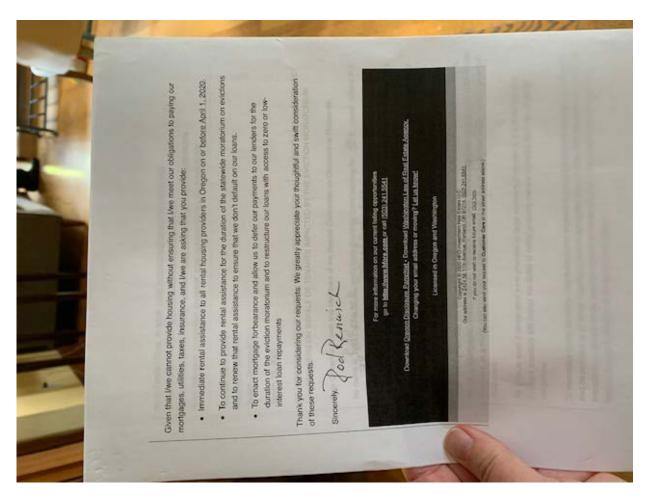
Member@NETORG2508681.onmicrosoft.com; Member@NETORG2508681.onmicrosoft.com; Member@NETORG2508681.onmicrosoft.com; Member@NETORG2508681.onmicrosoft.com; Member@NETORG2508681.onmicrosoft.com; Legislative Policy Research Housing;

C.Ross@NETORG2508681.onmicrosoft.com; Jan; Amie; James; Dawn; Kristi OREGON OWNERS: Your testimony on COVID-19 is due by 5 pm today

**Date:** Monday, March 23, 2020 4:38:39 PM

Subject:





Erin Renwick-Jones Life Coach Coaching a Balanced Life Body, Mind, Spirit & Soul 503-901-9212 erin@renwickteam.com

Sent from my iPhone

From: Info

To: <u>Exhibits JSCVR</u>; <u>shannon.singleton@oregon.gov</u>

Subject: Rental housing and COVID-19
Date: Monday, March 23, 2020 4:46:58 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is <u>Sandy Loyd</u> and the company I work for has been providing rental housing for <u>30</u> years. The owners have #20 properties with a total of <u>130</u> units, all located in <u>Eugene Oregon</u>.

Our client base is 99% University of Oregon Students. Many of our residents have gone home and then found out that all classes are being done remotely through spring term. This means many of our residents will not return leaving abandon belongings behind for us to dispose of. We take a family type approach in our business. All of us having children who are alumni at the U of O or are alumni ourselves. This is very disappointing for these kids.

We want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, I/we believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that we cannot provide housing without ensuring that we meet our obligations to paying our

mortgages, utilities, taxes, insurance, and we are asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1,
   2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

## Sandy Loyd

Mallard Properties t 541.465.3825 | f 541.687.0646 | e info@mallardproperties.net 1953 Garden Ave Eugene, OR 97403 | www.mallardproperties.net

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This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake and delete this e-mail from your system. All quotes from Mallard Properties are valid for 30 days following the date of email transmission. Our company accepts no liability for the content of this email, or for the consequences of any actions taken on the basis of the information provided unless that information is subsequently confirmed in writing. Thank you.

From: <u>liz@smartsitedesign.com</u>

To: <u>shannon.singleton@oregon.gov</u>; <u>Exhibits JSCVR</u>

Subject: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED

BY THE EVICTION MORATORIUM

**Date:** Monday, March 23, 2020 4:57:49 PM

Importance: High

Oregon State Capitol

900 Court Street NE

Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

My name is Liz Dauw and I have been providing rental housing to Oregon residents for 18 years. I currently have 6 dwelling units located in Salem, Portland, and Beaverton.

I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. I understand that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

Most rental properties are owned by individuals and small businesses that have financial obligations including mortgages, utilities, payroll, insurance, and taxes. We typically have no more than a month of operating cash available. Recognizing that one or more of our tenants may not be able to pay their rent for two to three months or longer, we are very much at risk of being unable to fulfill our own financial obligations as housing providers. I am therefore asking that you:

- 1. Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by April 1, 2020, so that we may meet our April mortgage obligations.
- 2. Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

Thank you for your service to our State and thank you for your consideration of these requests.

Sincerely,

Liz Dauw

 From:
 Betsy Porter

 To:
 Exhibits JSCVI

Subject: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS

Date: Monday, March 23, 2020 4:57:51 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is_Elizabeth Porter			and I ha	and I have providing rental housing for8			
years.	I have # of units	30	located in _	_Portland			

I/We want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

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To maintain a stable economy, I/we believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that I/we cannot provide housing without ensuring that I/we meet our obligations to paying our mortgages, utilities, taxes, insurance, and I/we are asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or lowinterest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely, Elizabeth Porter From: Gina Gutierrez

To: <a href="mailto:shannon.singleton@oregon.gov">shannon.singleton@oregon.gov</a>; <a href="mailto:Exhibits JSCVR">Exhibits JSCVR</a>
<a href="mailto:Subject">Subject</a>: <a href="mailto:COVID-19">COVID-19</a> impact on Renters and Housing Providers

**Date:** Monday, March 23, 2020 3:51:04 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

My name is Virginia Gutierrez and I have been providing rental housing to Oregon residents for 3 years. I currently have 3 dwelling units located in Gresham, OR and Clackamas, OR.

I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. I understand that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

Most rental properties are owned by individuals and small businesses that have financial obligations including mortgages, utilities, payroll, insurance, and taxes. We typically have no more than a month of operating cash available. Recognizing that one or more of our tenants may not be able to pay their rent for two to three months or longer, we are very much at risk of being unable to fulfill our own financial obligations as housing providers. I am therefore asking that you:

- 1. Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by April 1, 2020, so that we may meet our April mortgage obligations.
- 2. Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

Thank you for your service to our State and thank you for your consideration of these requests.

Sincerely,

Virginia Gutierrez

7gcan@gmail.com

(503) 298-0435

From: <u>Stacey Crowley</u>

To: <u>shannon.singleton@oregon.gov</u>; <u>Exhibits JSCVR</u>

Subject: Help small landlords help tenants

Date: Monday, March 23, 2020 3:38:20 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

My name is **Stacey Crowley**, and I have been providing rental housing to Oregon residents for **10** years. I currently have **3** dwelling units located in **Portland**. I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. I understand that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

Most rental properties are owned by individuals and small businesses that have financial obligations including mortgages, utilities, payroll, insurance, and taxes. We typically have no more than a month of operating cash available. Recognizing that one or more of our tenants may not be able to pay their rent for two to three months or longer, we are very much at risk of being unable to fulfill our own financial obligations as housing providers. I am therefore asking that you:

- 1. Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by April 1, 2020, so that we may meet our April mortgage obligations.
- 2. Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

Thank you for your service to our State and thank you for your consideration of these requests.

Sincerely,

**Stacey Crowley** 

From: Paul Fiskum

To: <u>shannon.singleton@oregon.gov</u>; <u>Exhibits JSCVR</u>

Subject: Housing Crisis

**Date:** Monday, March 23, 2020 3:43:39 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

My name is Paul Fiskum and I have been providing rental housing to Oregon residents for 35 years. I currently have 4 dwelling units located in Portland.

I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. I understand that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

Most rental properties are owned by individuals and small businesses that have financial obligations including mortgages, utilities, payroll, insurance, and taxes. We typically have no more than a month of operating cash available. Recognizing that one or more of our tenants may not be able to pay their rent for two to three months or longer, we are very much at risk of being unable to fulfill our own financial obligations as housing providers. I am therefore asking that you:

- 1. Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by April 1, 2020, so that we may meet our April mortgage obligations.
- 2. Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

Thank you for your service to our State and thank you for your consideration of these requests.

Sincerely,

Paul Fiskum

503 784-3872

From: <u>Michael Feves</u>

To: Rep Greenlick; Sen Steiner Hayward; Exhibits JSCVR; shannon.singleton@oregon.gov; Sen Roblan; Rep Holvey;

Sen.DenycBoyles@oregonlegislature.gov; Sen Boquist; Sen Findley; Sen Gelser; Sen Knopp; Sen

MonnesAnderson; Sen Taylor; Rep Barreto; Rep Stark

Subject: Housing Providers need help!!

Date: Monday, March 23, 2020 3:48:18 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Michael Feves and I have been providing rental housing for over 40 years. Currently, I own or manage over 500 units in the Portland area. Most of my buildings are very old and the rent is at the lower end of the rent spectrum.

I want to help Oregonians that have been furloughed or had their employment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. I understand that sheltering in place is the best way to control the spread of the virus, and I want to keep my residents housed during and after this crisis

Most rental properties are owned by individuals and small businesses like me that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations. It is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations. The prohibition of evictions for non-payment of rent disrupts the normal financial flow of a rental property. This disruption should not be disproportionally borne by property owners. We all must contribute to keeping people housed. I cannot provide housing without ensuring that I meet my obligations to pay my mortgages, utilities, taxes, insurance, and other expenses.

To maintain a stable economy, I believe that targeted financial government-assisted relief should be provided to all rental housing providers during this time of crisis.

This is an emergency and assistance must be given to all rental housing providers in Oregon on or before April 1, 2020. This assistance must continue for the duration of the moratorium on evictions. I also encourage the State of Oregon to do what it can to enact mortgage forbearance legislation that will allow housing providers to defer mortgage payments and/or to restructure loans with access to zero or low interest loan repayments.

I greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

Michael Feves, Ph.D.

Circum Pacific Properties LLC

2284 NW Thurman St

Portland, OR 97210

This message may contain confidential and/or privileged information. If you are not the addressee or authorized to receive this for the addressee, you must not use, copy, disclose, or take any action based on this message or any information herein. If you have received this message in error, please advise the sender immediately by reply e-mail and delete this message. Thank you for your cooperation.

From: Gina Waldman

To: <a href="mailto:shannon.singleton@oregon.gov">shannon.singleton@oregon.gov</a>; <a href="mailto:Sen.DenycBoyles@oregonlegislature.gov">Sen.Boquist</a>; <a href="mailto:Sen.DenycBoyles@oregonlegislature.gov">Sen.Boyles</a>; <a href="mailto:Sen.DenycBo

Sen Findley; Sen Gelser; Sen Knopp; Sen MonnesAnderson; Sen Steiner Hayward; Sen Taylor; Rep Barreto

Cc: Ross C; Nordlund Jan; FenderSosa Amie; Leyba James; Heinzman Dawn; Arrington Kristi

Subiect: HOW ARE THE LANDLOARD GOING TO PROVIDE HOUSING IF THEY LOSE THEIR PROPERTIES?

**Date:** Monday, March 23, 2020 3:42:33 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

IF YOU ONLY HELP THE TENANTS IMPACTED BY THE VIRUS, HOW ARE THE LANDLOARDS GOING TO PAY THEIR MORTGAGES AND BILLS?

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Regina Bublil Waldman and I have invested in rental property in Oregon for a long time.

I am currently providing rental housig for over ten years to Oregonians. My investments are comprised of over 400 units – between apartments and townhouses -,located mostly in Portland and Salem and the surrounding areas. - I want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. BUT UNLESS YOU HELP ME , HOW CAN I HELP MY TENANTS? Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy we believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in

the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that we cannot provide housing without ensuring that we meet our obligations to paying our mortgages, utilities, taxes, insurance, we are asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely, Regina Bublil Waldman

--

Waldman

From: <u>Daniel Casey</u>
To: <u>Exhibits JSCVR</u>

Cc: <u>Sen MonnesAnderson</u>; <u>Sen Steiner Hayward</u>

Subject: Landlord concerns

**Date:** Monday, March 23, 2020 3:56:38 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Daniel Casey and I have been providing rental housing for 38 years. I have 1024 units located in Milwaukie, Gresham, Beaverton, Aloha, Tualatin and Bend.

I want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and I understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, I believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, and lenders.

Given that I cannot provide housing without ensuring that I meet my obligations to paying my mortgages, utilities, taxes, insurance, and I am asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that I don't default on my loans.

• To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

**Daniel Casey** 

From: GREG FROST

To: Exhibits JSCVR

Subject: Moratorium on Evictions for Non-payment of Rent As It Affects Landlords

**Date:** Monday, March 23, 2020 3:43:23 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

My name is Greg Frost and I have been providing rental housing to Oregon residents for two years. I currently have one dwelling unit located in Portland, OR.

I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. I understand that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

Most rental properties are owned by individuals and small businesses that have financial obligations including mortgages, utilities, payroll, insurance, and taxes. We typically have no more than a month of operating cash available. Recognizing that one or more of our tenants may not be able to pay their rent for two to three months or longer, we are very much at risk of being unable to fulfill our own financial obligations as housing providers. I am therefore asking that you:

- 1. Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by April 1, 2020, so that we may meet our April mortgage obligations.
- 2. Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

Thank you for your service to our State and thank you for your consideration of these requests.

Sincerely,
Greg Frost
2726 NE 66<sup>th</sup> Ave, Apt. B
Portland, OR 97213

From: <u>cheri railton</u>

To: shannon.singleton@oregon.gov; Sen Roblan; Rep Holvey; Sen.DenycBoyles@oregonlegislature.gov; Sen Boquist;

Sen Findley; Sen Gelser; Sen Knopp; Sen MonnesAnderson; Sen Steiner Hayward; Sen Taylor; Rep Barreto; Rep Bynum; Rep Evans; Rep Moore-Green; Rep Salinas; Rep Stark; Ross C; Nordlund Jan; FenderSosa Amie; Leyba

<u>James</u>; <u>Heinzman Dawn</u>; <u>Arrington Kristi</u>

Subject: Plead for balanced approach to rental assistance

**Date:** Monday, March 23, 2020 3:58:09 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Cheri Railton and I have been providing rental housing for 20 years. I have several units located in Portland and in Tillamook.

I want to help Oregonians that have been furloughed or had their employment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. In my case, all utilities are included in the rent making it extremely difficult to maintain the full functioning property while having to defer income. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to

satisfy their own financial obligations.

To maintain a stable economy, I believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, service providers, creditors, or mortgage lenders.

Given that I cannot provide housing without ensuring that I meet my obligations to paying my mortgages, utilities, taxes, insurance, I am asking that you provide:

- Immediate rental assistance to tenants that have been laid off so that they will
  be able to stay afloat beyond this time as deferred rent will make it difficult for
  them to recover when they are able to improve their income status.
- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

Cheri Railton

From: <u>Donato Capobianco</u>
To: <u>Exhibits JSCVR</u>

Subject: Please Help Us Help Our Tenants

Date: Monday, March 23, 2020 3:46:50 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

Our names are Kimberly and Donato Capobianco, and we have provided rental housing for 15 years. We have apartments located throughout the Portland metro area.

We have already been helping and want to continue to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, we believe that targeted financial government-assisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be disproportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that we cannot provide housing without ensuring that we meet our obligations to paying our mortgages, utilities, taxes, insurance, and given that our inability to do so would severely negatively impact the local economy, we are asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments.

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration in this difficult time.

Sincerely,

Donato and Kimberly Capobianco

From: <u>Theresa Walsh</u>

To: <u>shannon.singleton@oregon.gov</u>; <u>Exhibits JSCVR</u>

Subject: Rental assistance

**Date:** Monday, March 23, 2020 3:46:16 PM

Oregon State Capitol

900 Court Street NE

Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

My name is Theresa Walsh, and I have been providing rental housing to Oregon residents for more than 25 years. I currently have seven dwelling units located in Clackamas county, in Eagle Creek.

I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. I understand that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

Most rental properties are owned by individuals and small businesses that have financial obligations including mortgages, utilities, payroll, insurance, and taxes. We typically have no more than a month of operating cash available. Recognizing that one or more of my tenants may not be able to pay their rent for two to three months or longer, I am very much at risk of being unable to fulfill my own financial obligations as a housing provider. I am therefore asking that you:

<!--[if !supportLists]-->1. <!--[endif]-->Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by April 1, 2020, so that we may meet our April mortgage obligations.

<!--[if !supportLists]-->2. <!--[endif]-->Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

Thank you for your service to our State and thank you for your consideration of these requests.

Sincerely,

Theresa J. Walsh

From: <u>Steve Fancler</u>

To: <u>Exhibits JSCVR</u>; <u>shannon.singleton@oregon.gov</u>

Subject: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED

BY THE EVICTION MORATORIUM

**Date:** Monday, March 23, 2020 3:42:57 PM

My name is Steve Fancler and I have been providing rental housing to Oregon residents for 6 years. I currently have 4 dwelling units located in Portland.

I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. I understand that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

Most rental properties are owned by individuals and small businesses that have financial obligations including mortgages, utilities, payroll, insurance, and taxes. We typically have no more than a month of operating cash available. Recognizing that one or more of our tenants may not be able to pay their rent for two to three months or longer, we are very much at risk of being unable to fulfill our own financial obligations as housing providers. I am therefore asking that you:

- 1. Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by April 1, 2020, so that we may meet our April mortgage obligations.
- 2. Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

Thank you for your service to our State and thank you for your consideration of these requests.

Sincerely,

Steve Fancler

From: Andrew Parish

To: <u>shannon.singleton@oregon.gov</u>; <u>Exhibits JSCVR</u>

Subject: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED

BY THE EVICTION MORATORIUM

**Date:** Monday, March 23, 2020 4:03:23 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301 March 23, 2020

RE: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

My name is Andrew Parish and I have been providing rental housing to Oregon residents for just a few months. I currently have one dwelling unit located in Milwaukie.

I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. I understand that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

Most rental properties are owned by individuals and small businesses that have financial obligations including mortgages, utilities, payroll, insurance, and taxes. We typically have no more than a month of operating cash available. Recognizing that one or more of our tenants may not be able to pay their rent for two to three months or longer, we are very much at risk of being unable to fulfill our own financial obligations as housing providers. I am therefore asking that you:

- 1. Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by April 1, 2020, so that we may meet our April mortgage obligations.
- 2. Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

Thank you for your service to our State and thank you for your consideration of these requests. Sincerely,

Andrew Parish 2616 SE 17th, Portland OR atparish@gmail.com From: <u>Teresa Nase</u>

To: <u>shannon.singleton@oregon.gov</u>; <u>Sen Roblan</u>; <u>Rep Holvey</u>

Subject: Urgent need to rental assistance to all property managers and landowners on behalf of tenants impacted by the

eviciton moratorium

**Date:** Monday, March 23, 2020 3:56:07 PM

Oregon State Capitol 900 Court Street NE Salem, Oregon 97301

March 23, 2020

RE: URGENT NEED TO SUPPLY RENTAL ASSISTANCE TO ALL PROPERTY MANAGERS AND LANDOWNERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Special Committee on Coronavirus Response;

My name is Teresa Nase and I have providing rental housing for 18 years. I personally own with mortgages 19 units and manage an additional 400 units for other owners located in the Portland Metro Area. I have 15 staff members made up leasing agents, maintenance crews and main office staff. Our property owner's pay us off of all Money COLLECTED. Without rent funds coming my small property management business will close down. I won't have any way to pay my 15 employees, more job loss to Oregonians and all my owner's will no longer have a mgmt company manage their properties, many of my owner's are elderly and rely on us to turn and lease and manage their units. This will only created more housing shortages.

I/We want to help Oregonians that have been furloughed or had their unemployment terminated as a result of this outbreak and who may be unable to meet their rental obligations in the months ahead. Oregon is already at an extreme housing shortage, well documented before the Coronavirus COVID -19 outbreak, and we understand that given that sheltering in place is the best way to control the spread of the virus has now created an emergency requirement to keep Oregonians housed.

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance, and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will, in turn, harm their ability to fulfill their rent obligations.

As a result, even if rental relief were provided to large numbers of residents, it is likely that rent payment shortfalls will impact the ability of rental property owners to satisfy their own financial obligations.

To maintain a stable economy, I/we believe that targeted financial governmentassisted relief should also be provided to all rental housing providers during this time of crisis. Any disruptions to the regular financial flows should not be dis-proportionally borne by anyone in the process: renters, property owners, servicers, lenders, or mortgage securitizers.

Given that I/we cannot provide housing without ensuring that I/we meet our obligations to paying our mortgages, utilities, taxes, insurance, and I/we are asking that you provide:

- Immediate rental assistance to all rental housing providers in Oregon on or before April 1, 2020.
- To continue to provide rental assistance for the duration of the statewide moratorium on evictions and to renew that rental assistance to ensure that we don't default on our loans.
- To enact mortgage forbearance and allow us to defer our payments to our lenders for the duration of the eviction moratorium and to restructure our loans with access to zero or low-interest loan repayments

Thank you for considering our requests. We greatly appreciate your thoughtful and swift consideration of these requests.

Sincerely,

Teresa Nase

From: gary@vppihomes.com
To: Exhibits JSCVR

Subject: Coronavirus and tenant relief

Date: Monday, March 23, 2020 4:24:53 PM

March 23, 2020

RE: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

My name is Gary William Slac and I have been providing rental housing to Oregon residents for 25 years. I currently have 13 dwelling units located in Portland, Oregon. These rentals are my retirement income.

I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. I understand that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

Most rental properties are owned by individuals and small businesses that have financial obligations including mortgages, utilities, payroll, insurance, and taxes. We typically have no more than a month of operating cash available. Recognizing that one or more of our tenants may not be able to pay their rent for two to three months or longer, we are very much at risk of being unable to fulfill our own financial obligations as housing providers. I am therefore asking that you:

Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by <u>April 1, 2020</u>, so that we may meet our April mortgage obligations.

Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

Thank you for your service to our State and thank you for your consideration of these requests.

Gary W. Slac

38707 SE Lusted Rd

Boring, OR 97009--

Sent from my iPhone

From: gary@vppihomes.com
To: Exhibits JSCVR

Subject: Coronavirus and tenant relief

Date: Monday, March 23, 2020 4:23:23 PM

March 23, 2020

RE: URGENT NEED FOR RENTAL ASSISTANCE TO ALL HOUSING PROVIDERS ON BEHALF OF TENANTS IMPACTED BY THE EVICTION MORATORIUM

Dear Governor Brown and Members of the Joint Special Committee on Coronavirus Response;

My name is Gary William Slac and I have been providing rental housing to Oregon residents for 25 years. I currently have 13 dwelling units located in Portland, Oregon. These rentals are my retirement income.

I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part. I very much want to help my fellow Oregonians that have lost their jobs because of the COVID-19 pandemic. I understand that stay home / stay safe is the wisest policy to control the spread of the virus, and that we must keep people housed during this crisis.

Most rental properties are owned by individuals and small businesses that have financial obligations including mortgages, utilities, payroll, insurance, and taxes. We typically have no more than a month of operating cash available. Recognizing that one or more of our tenants may not be able to pay their rent for two to three months or longer, we are very much at risk of being unable to fulfill our own financial obligations as housing providers. I am therefore asking that you:

Establish a statewide emergency rental assistance program that benefits tenants by keeping them in place and landlords like myself by keeping us solvent. This needs to be in place by <u>April 1, 2020</u>, so that we may meet our April mortgage obligations.

Even if there is a rental assistance program in place, there will likely be some housing providers that will need some form of mortgage forbearance. I ask that you require state-chartered lenders to grant us a temporary moratorium on debt service payments. This should be in place at least as long as the moratorium on evictions for non-payment of rent.

Thank you for your service to our State and thank you for your consideration of these requests.

Gary W. Slac

38707 SE Lusted Rd

Boring, OR 97009--

Sent from my iPhone