

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

My name is Tracy Pemberton and I have been providing rental housing to Oregon residents for a few short years. I currently have 5 dwelling units located at 13945 -13953 SE Division Street in Portland. I recognize the extraordinary situation that we are now in requires sacrifice on everybody's part however, we own this small rental property and have financial obligations including mortgages, utilities, insurance, and taxes. We never have 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.

When we lose the loan by missing our payments, all tenants will have no option but to be kicked out once the "eviction" has been lifted and yet, another bankruptcy will be in the hands of tax payers.

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

Tracy Pemberton
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*"Always pray to have eyes that see the best, A heart that forgives the worse,
A mind that forgets the bad, and a soul that never loses faith".*