

From: [Monica McQueen](#)
To: [Exhibits JSCVR](#)
Subject: Renters and Landlords BOTH need help
Date: Monday, March 23, 2020 3:56:44 PM

Hi there -

We are writing to request that Rent AND Mortgages on affected rental properties be lowered, subsidized, forgiven, OR (worst case) postponed (able to be repaid over a longer period of time) for people whose jobs were affected by COVID-19.

My wife is a teacher at a charter school and we are (nearly accidental) landlords with a small and very affordable house that we rent out to a couple with two daughters who moved out of low-income, subsidized housing and into our house (now their rental house). The market rent on that house is \$1500 per month. We were renting it to them for \$1350 per month so they could afford it. **When the wife lost her restaurant job, we called and voluntarily told them we can lower the rent to \$1000 per month temporarily so they don't fall behind** (which JUST exactly covers the mortgage payment and property taxes). Though we have a little bit of savings to get through a couple of tough months, we don't have enough in savings or income to pay the mortgage for that house and the house we are living in for very long. My wife also used to work for an affordable housing non-profit and is a huge advocate for affordable housing. Losing all these small rental homes to foreclosure because the owners can't pay the mortgages while the renters aren't paying the rent makes no sense.

Deferring rent payments so that a large sum becomes due within just a few months is completely unrealistic for renters. Landlords may be able to delay mortgage payments (though our bank has not decided whether they will allow this yet or not) until the end of the term of the loan, but if they are NOT, that could spell disaster for hundreds of small-holding landlords - often, those with the most affordable rentals. Many small landlords' jobs have also been affected and they are now wondering how to cover TWO mortgage payments with no income and no rent coming in. **Please make sure that tenants either get subsidies to pay their rent, discounted rent (make the rent temporarily equal to the payment of the mortgage plus taxes and utilities or maintenance with no "profit"), or defer the rent so that it can be repaid over a longer period of time. ALSO, make sure to communicate to renters that this is not a FREE RENT period and that they will still have to pay now or later. Some are now thinking they don't have to pay rent at all for these months.**

Thank you for all you are doing to help Oregonians in this crisis!

Sincerely,
William McQueen, Salem, Oregon