

To whom it may concern:

We are all involved in the current crisis to varying degrees. I am a charge nurse of a 50 bed unit that has been designated as the primary COVID-19 medical care department for all of Central Oregon. While this is a higher risk job than many others, I am thankful to be able to contribute meaningfully to the victims of this virus and also to remain employed.

I do have empathy for those that are unable to work at their normal jobs and for the potential long-term economic impact. I have struggled to get where I am now and have not forgotten what it was like to be in a menial job while also a single parent with four children always worried about being able to just make it financially. I support substantial expenditures to help those in need currently and to prop up the economy to prevent another devastating recession.

I am also a small landlord. While the state has chosen to consider small landlords as owning less than 4 rentals, I actually have 6 homes I am renting out. By comparison to firms renting out hundreds or even thousands of units I have a very small scale operation. I know all of my tenants well and have worked with some of them through difficult times in the past. I will continue to do everything I can do to help them remain in their homes and be understanding of late rent payments, cancelling fines, etc. I don't want to see any of them suffer through this crisis.

I have heard a lot of ideas about how to keep people fed and sheltered -- some of these ideas are very practical and some of them are not.

I support direct cash payments and direct rent payment assistance for those in need.

One idea I cannot support is waiving rent payments and mortgage payments. The rent payments I take in barely cover my costs including mortgages, taxes, insurance, wear and tear, and costs between renters. The idea that skipping a mortgage payment would offset lost rents is absurd. To start with, most of my mortgage payment goes to interest. If I skipped a mortgage payment the bank would simply add the missed interest to the balance of my loan so one skipped payment would cost 10 months or so of extra payments to make up for it. Additionally, my costs for taxes, insurance, wear and tear, and time between renters is quite high. Missing rent payments would substantially harm my financial stability and be punitive when my object is to provide nice homes to my renters.

Please do not make landlords additional victims of this crisis. Most of us are not wealthy and do not have "deep pockets." Most landlords are small independent blue-collar workers or professionals who do this as a side job.

Please do support direct cash payments and rent assistance direct payments to help prevent this crisis from becoming an economic disaster. Additionally, please get that help out their quickly so needs are met early before they accumulate to create even more economic problems.

Sincerely,  
Ken Marks