

Hi,

I am a landlord that houses ~100 residents in the Portland metro area. Most of my tenants are 20-35, low-moderate income. All of my properties are mortgage backed, which I've built up over 15 years.

I absolutely understand and agree that as a 1st priority, people should not be concerned with the basics of housing during this huge shock to the economy. I'm doing what I can / will do what I can to support my tenants during this period. But I am only one person and I have no idea what is to come in terms of requests for from a tenant base this large.

Yesterday's no eviction declaration in Multnomah County may and will put enormous pressure on landlords as it is entirely **a one sided solve**. All of my properties are mortgage backed. While local credit unions may work with Ted Wheeler, large national banks - Wells Fargo, Bank of America, etc. - that hold mortgages have no obligation to do so. They will likely not even be involved in those conversations. When a person in the audience asked Multnomah Cty reps at the conclusion of the prepared statements about landlord support, the rep **did not answer the question**.

If banks take over rental property in foreclosures, everyone loses. Safety nets need to be created for BOTH constituents - not just renters. It's a very simply math equation: rent in, expenses out. No rent in...still expenses out.

In addition - I'm trying to be proactive to direct my tenants who are out of work to a massive number of employment opportunities at grocers that have publicly stated they are hiring aggressively (Fred Meyer, Albertsons, Safeway, Amazon, Costco, etc.). Everyone - government, landlords, tenants - need to be smart and think about other obvious private sector solutions that just take some initiative and common sense.

Lastly, there needs to be some disincentive for tenants to simply sit at home and live rent free. If evictions for non payment of rent are not allowed, some sort of interest expense should accrue to owed payments, there should be an easy mechanism for landlords to hold current and prior tenants accountable for these owed monies beside the court system, there needs to be some actual proof of actual financial hardship to qualify, etc. I am not eager to chase down old tenants in small claims court for months of back rent. These are not suggestions to promote new revenue streams - but rather, **ways to disincentive complacency, and incentive for renters to pay what they can, and seek other, new forms of income, even if it is not their dream job**. I will be much less eager to help a tenant that has sat around for two weeks, than one who has taken action - applied for unemployment, looked for other jobs in obvious places, tried to create their own grocery delivery service for the elderly, etc.

I support the measures NW Multifamily is proposing.

Best,

Matt Brischetto