

Members of the Committee;

My husband and I are landlords with property located in Multnomah, Clackamas and Tillamook County. We have a total of 4 single family homes and one vacation rental home. My husband and I choose to put our money into rental property to use as our retirement income. We are both on Social Security and the rents received supplement our income. We rely on the rent to provide income to pay the mortgages on all these properties plus our primary residence, insurance, property taxes, city taxes and maintenance costs. We are people at high risk for COVID-19 because of age and I have a chronic lung condition. If there are maintenance issues (which there always are), my husband can no longer do the work requiring us to hire professional work at a much higher cost. We also, need the rent money for food, utilities, medical insurance and care, gasoline, car insurance, house insurance, etc., all the needs of our essential living expenses. I have not been informed, by any of our tenants, they have been affected by COVID-19 or the staying at home suggestion/requirement. By placing a rent moratorium that may be unrelated to the current pandemic, allows people to take advantage of the situation and landlords are the victims. How are my husband and I to buy groceries and pay our bills without the rent money owed us? The grocery stores are not going to give us free food nor will other creditors provide free services. We have very good tenants and would work with them on an individual basis if we were allowed to do so ourselves. We have very low rents and have not raised the rents because we care about our renters. So many of our rights as landlords have already been taken away from us and more rights given to renters. As a result of so much government interference into how we use our retirement income, we are selling property to get of the rental business. With more mandates, such as what you are proposing, many landlords will escalate selling property, resulting in less rental availability and increasing a current horrible situation.

I thank you for taking the time to read my comments and concerns. Please carefully consider the comments from landlords. The actions already taken to reduce landlord rights and the one being proposed, are only short term solutions. The restrictions already placed on us, nor this current action, is a long term solution and makes the entire rental problem much worse in the long run.

Sincerely,

Kathi Clapp  
503-318-5122  
[clappkathi@gmail.com](mailto:clappkathi@gmail.com)