Facing important problems that effect the fundamental well-being of people, things like maintaining housing, requires careful, deliberate thought and sound judgement. This is not the time for "ready, fire, aim" or "We need to do something even if it's wrong". This is not the time for emotional, short-sighted reactions that create serious, negative, unintended consequences. Potential relief for renters and landlords, so that we do the best we can to insure housing stability, is one of those important problems that deserves careful thought and our best collective efforts.

We are landlords in Central Oregon and have been in that business for about 50 years. We certainly don't know all the answers, but here are a few observations we hope might help you find the best course of action.

- 1. Things are evolving very rapidly. Potential Federal provisions like "enhanced unemployment benefits" and small business grants to pay employees are supposedly part of the plan being adopted by Congress. Before we do anything at the state level, let's see what those programs actually look like. We need to know exactly what the economic problem involving rental housing is, if there is one, before we craft any attempts at solutions. First, do no harm.
- 2. If eventually we do need to act, the object should be to specifically mitigate the effects of loss of bottom-line tenant income that is caused by the Covid-19 crisis. Some of our tenants will be relatively unaffected economically by the pandemic, for example, those whose primary sources of income are social security, and/or pensions or those whose employment will not be interrupted by the current circumstances. To enable public resources to benefit as many of the truly needy as possible, any assistance needs to be carefully targeted.
- 3. Any general prohibition of eviction or even across-the-board prohibition of late fees or other consequences for failure to pay rent will allow tenants who are unaffected by pandemic related income loss to avoid meeting legitimate financial responsibilities that they are actually able to meet. That would create new, completely unnecessary economic hardship in our economy, specifically for landlords who are quite often small business people who depend on rents as business income. Allowing unaffected tenants to avoid or delay paying rent would allow them to keep money that should flow to their landlord. Inadvertently creating brand new, unnecessary economic hardship will just make matters worse across our state.

Our advice would be to do nothing until you can be absolutely sure you know exactly what, if any, problems remain after the unprecedented Federal assistance is implemented and the impacts are seen and understood. If a Federal plan is well-crafted, it could be that Covid-19 affected renters will see no decrease in their ability to pay rent in the short term. Longer term solutions can wait until we know what problems might remain.

John and Joan Witty, Redmond, Oregon