

- I wanted to take a moment and express some concerns as a current landlord about blanket protection for all renters during this crisis. Seems to be a lot of landlords get painted in a negative light and renters have lots of rights, more than a landlord. I realise everyone is going to suffer during this pandemic but this issue needs to be addressed fairly and while it is being drafted or considered, it should provide equal protection for all parties. First of all, not all tenants are going to be out of work and not all tenants don't have any savings. It is very easy for a mortgage company to forgive missed payments during this time because they will ultimately get their money. The same can not be said for tenants, even if the issue has to go to court. I am not wealthy and I support a family of 4 on less than 70,000 a year. I rely heavily on my rental income to make ends meet. I live pay check to pay check like most and can not afford to be lumped in with landlords with lots of income and properties. So far utilities, cities and giant corporations have offered forgiveness for late or missing payments. Not only can they weather the storm but they also have means to collect. I.e., they can turn your water or power off 4 months from now or foreclose on you down the road for not making up missing payments. None of these recovery methods are available for landlords. Also if you polled landlords and asked how successful any of us have been collecting money owed for damages, missing rent or eviction costs, the results would be very one sided and would be mostly unsuccessful. This idea is very scary to someone like me, that the state or government could impose their will and substantially impact my family financially by allowing those without savings, poor life choices, poor employment choices, bad luck or any other possible situation to just not have to pay their rent. There have been landlords that can afford it and have offered it freely without the government, same goes for utilities. Please take your time and make certain you are not damaging more families than you are helping. If some of these jobs are lost forever, this mandate will not help those renters deeply affected, they will end up living in our homes for free instead of finding other help or moving in with a family member.
- Disaster relief needs to be for both tenants and landlords to ensure that renters retain their housing and landlords can continue to operate. Direct payments to landlords will keep the supply chain functioning, including mortgages, insurance, maintenance, etc. This isn't just about making sure that landlords get their money. Housing stability for our communities should be front and center during this crisis.
- A moratorium on mortgage payments provides some relief, but it doesn't provide income. Some landlords depend on their tenants' rent payments for their main source of income for food, medicine and utilities; we don't want to create a new category of people who need help.
- Rental properties require maintenance. If landlords don't have the money to pay for needed maintenance due to the crisis, they may face punitive damage awards for failure to maintain the unit.
- As our government officials pour money into the economy to mitigate the short- and long-term impacts of this crisis, part of what needs to happen is for people to keep buying goods and services to lubricate the economy and minimize the damage we are facing. Direct payments to landlords for the tenants who need help will be a vital way to infuse funds in to the local economies.
- Not all tenants need help. While many have been temporarily suspended from working, many are working from home, or have resources available to help them weather the storm. There needs to be some sort of needs test to determine whether the inability to pay rent is related to Covid-19 or not. Tenants should have to provide some sort of documentation from their employer that there is no work available, and that unemployment benefits for the household do not meet their needs for food, shelter and utilities. Gathering this data could also provide much needed information to the state regarding impacted communities. This could help inform future planning for unexpected crises that will undoubtedly come our way.

- Other pressing issues for some landlords are current pending notices for bad behavior by tenants, or termination notices issued prior to this time. Can these evictions still be processed and executed, or do landlords have to sit tight while the tenant continues to damage the property, disturb the quiet enjoyment of the neighbors, and even commit criminal acts while being protected from eviction? Also, under current law, once a notice of termination has expired, if the landlord accepts rent for any period beyond the termination date, they waive their right to terminate on that notice. With the implementation of SB 608 and the subsequent restrictions on termination of tenancy after the first year, a landlord could get into a real bind. Can waiver rules be temporarily suspended due to this crisis allowing landlords to accept rent, but still keep their notice valid?

Thank you
Gabe Cogswell