

March 23, 2020

Hello,

I am writing with comments for consideration by the emergency committee that has been created due to the impacts of COVID-19 on rental housing in Oregon. Recent federal protections put in place for homeowners do not apply to renters. There is discussion over what to implement on a state level for Oregon, pertaining in particular to those who have become unemployed or whose business as an independent contractor has been dramatically impacted as a result of COVID-19. As a rental property owner and property manager of apartments primarily in the Eugene area, I am very aware that a significant percentage of our tenants may be affected.

There will very likely be some contribution coming from the federal government, but that may be weeks away. On a state level, there should be an immediate renter's relief fund, in place by April 1, where people whose income has been reduced below a specified amount can get an immediate no or low interest loan that could be paid back over a multiple year period. Or, perhaps there could be a smaller amount of state relief (not a loan) given to people where rents are distributed to landlords directly? Payouts of some amount could also be considered on a city level, especially where cities could access funds through their rental housing program.

Qualifying unemployed workers would be fairly straightforward (if they have already filed unemployment or have a letter of furlough), while the criteria for independent contractors may be trickier but would need verification as well. Any measures implemented should consider how rental property owners will be able to pay their bills if tenants do not pay rent, as the majority of rental income can go to paying a mortgage, utilities, property taxes (which are due in under two months), and maintenance. Giving rent relief in the form of waiving rent entirely would cause great stress in paying these monthly bills.

Finally, if there is a shelter in place rule implemented statewide, I would imagine the state will be explicit on what areas are deemed essential business and can continue to operate. (New York has quite a detailed list: <https://esd.ny.gov/guidance-executive-order-2026>.) Businesses that relate to rental housing should be included on this list, especially how it pertains to maintenance and turnovers of apartments, keeping construction and home improvement stores open, etc, so that housing can be kept on the market. Otherwise, the difficulty in finding a place to live would dramatically increase with a tighter constraint on housing than there already is.

Thank you for your time and consideration,
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