My name is Ron Lucas and I am 54 years old. My sole source of income is providing low income housing to the poor. For over 20 years I have spent long hard hours purchasing abandoned failed rentals in poor neighborhoods and obtaining financing from investors to repair and rebuild them. Doing such rebuilds distraught areas and provides much needed affordable housing for the poor.

Through much hard work over the last 20 years I managed to go from being a person that provided zero affordable low income housing for the poor, to 49 affordable low income housing units for the poor.

Over the last 20 years, after paying mortgage payments, required insurance and property taxes, and performing necessary repairs and maintenance, I barely had enough left over for food and shelter for my family.

Unfortunately, due to those in power inadvertently taking actions that discourage individuals from investing in housing for the poor, I also am now on the brink of losing everything. If such occurs, my 49 low income housing units (as well as tens of thousands of others) will go into foreclosure and disrepair causing even more of an affordable housing shortage through out the state.

If the State of Oregon wants to assist those who are suffering financially from the corona virus and cannot pay their rent then that is fine. However, if they do so by preventing landlords from receiving necessary rent payments when due, then they are only making the situation worse by destroying those that are providing the low income housing.

If assistance is going to be given to tenants, payments need to go directly to the landlords when payments are due. Any other method will put a burden onto the landlords that they cannot endure and will hurt both landlords and tenants in the end.