

To the Committee assigned to consider disaster relief in the rental housing industry:

First of all, thank you for considering the impact of COVID-19 on the rental housing industry. My husband and I have worked for more than 20 years to build our retirement based on rental income, and this pandemic is quickly becoming a challenge for our tenants and therefore for us.

We have 12 rental units, so we're a relatively small operation. We are both in our 60s and have recently retired. We've already offered to discount rents and/or make payment plan arrangements for our tenants should they feel the impact of COVID-19 on their finances, and we're beginning to get feedback from them that they will need to exercise those options. Depending on how many need this special treatment, our retirement income, on which we depend for basic living expenses, may also be impacted. We had also issued an eviction notice to one of our renters who has been chronically late in paying rent for their first 9 months in our unit, but we are willing to postpone the eviction to a time when they are more likely to find another unit. So, as you can see, we are being proactive about working collaboratively with our tenants to get through this tough time.

Our request is that you consider the impact not only on tenants but also on landlords. We understand a moratorium on mortgage payments is being considered. A moratorium could provide some relief, but it won't provide income for us during our retirement, and it won't facilitate the maintenance of our rental units or pay the insurance. After putting so much of our lives into owning and managing our own rentals, we would very much like to stay in business. Our tenants (some of whom have been with us for 10 years or more) depend on us, and we depend on them. We strongly believe we are helping to provide housing stability to our community by offering well-managed, well-maintained units...as long as we can stay in business.

Having said all that, we realize that not all tenants or landlords will need help. If there were some way to analyze who needs help and who doesn't, costs could be kept to a minimum.

Another consideration is evictions of tenants who are irresponsible. Fortunately we have no tenants who are damaging our property or causing problems for neighbors right now, but we have in the past and, if we did, we would hope that any evictions for those reasons could go forward without interruption.

Thanks again for considering these comments.

Sincerely,
Mark and Linda Sebring
541-521-7635 (Linda)
Eugene