

Hello Representative Kotek,

First, thank you so much for keeping Oregonians updated with the latest information from the Oregon legislature. It is such a comfort to hear what our state government is working on to support Oregonians during this trying time.

Second, your email below invites citizens to email you with any concerns not addressed by the OHA. I wanted to voice a concern about coronavirus that impacts myself and I'm sure others in our great state - one that the OHA and the special committee should consider. Many are doing their part to slow the spread through social distancing. As you know, this is having a dire impact on the state economy and the well being of Oregonians. One group worried about what the next day will bring are homeowners, and in particular rental owners. I am a first-time homeowner here in Springfield. My partner and I were fortunate enough to afford to purchase a home 3 years ago and I am proud of our accomplishment. We purchased a duplex where we live on one side and our hardworking, responsible tenants live on the other. The tenants' rent allows us to afford our mortgage as we are a single income household and would not otherwise have adequate means to do so. Our wonderful tenants hold several jobs in the service industry and have a teenage daughter. I'm concerned about their financial situation during this crisis and do not want to see them struggling to pay rent and make ends meet. I am therefore heartened to see the committee discussing stability for individuals and families, the governor deciding to halt evictions and offer rental assistance, and the US SBA approving low interest loans for individuals. However, given the uncertainty of how long the pandemic will last this still may not be enough. If our tenants are provided with financial assistance but find they are unable to pay rent in full or even at all, myself and my partner will be put in a precarious situation of scrambling to pay the mortgage and our bills and our taxes, as well as maintain the property for the safety of our tenants and ourselves.

So that leads me to 2 questions:

- 1) Will small rental property owners like myself be penalized for owning a rental property and denied assistance and support due to being "business owners", even though we are struggling to make ends meet like many other homeowner families in the state?
- 2) Is there more that can be done in Oregon to slow the spread of this disease in order to get the state back on track to healthy citizens and a vibrant economy?

I know you are busy and must be pulled in many directions right now so I hardly expect a direct response, though it would be extremely welcome.

I truly appreciate your time and consideration regarding these questions and issues. Thank you so much for your hard work and your brave leadership in this difficult time. I am glad to have you our state's government.

Sincerely,
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