

Dear Concerned Legislators,

Thank you for providing this opportunity for public comment. It is important for you to hear all comments, as there is much to consider.

We own just 2 duplexes and 2 single family homes in Ashland. We live here in ashland as well. We have been providing under market priced (some low income) rentals for over 25 years. We do not have reserves. We are not out of state, large corporation owners, with scads of complexes.

These are unprecedented times. We are highly concerned about getting through what could very well surpass the great depression. Obviously our goal is to be able to keep our tenants through this ordeal and survive ourselves. Any disaster relief you pass needs to allow landlords to continue to stay in business or you will cause even further disaster to our state. Additionally our local government has passed local measures, which effectively meets specific local needs, rather than blanket legislation passed for the whole state that isn't necessarily needed...a sledgehammer approach when only a hammer was required.

We already had 1 tenant reach out to us that they have been laid off, well before we heard anything of potential state intervention. We worked out a plan together with our tenant, that is agreeable to both of us. We will not charge any late fees, we will take payments on rent however needed, and if there any opportunities for work trade, we will provide them for her. If needed, she can pay partial rent payments in a few months when times are better, as a last resort. This plan will allow us to continue to pay our mortgage and loan payments, taxes, and property costs. Essentially we can "keep our doors open" and stay in business, retain our tenant, and keep providing these homes to the people who live in them. It is also important to know that for now, our other tenants have retained their jobs, some working from home, others working in essential services. If that should change, we will also work out an agreeable plan with them. We also have told our tenants that even though our rental expenses have increased since last year by about 3% across the board, as well as an increased rate of inflation, we will not raise rents for the year. We will eat this increase, and voluntarily have less income for a year; a hit which will never be recovered.

We urge you to allow this compromising and working together with tenants and not mandate measures such as rent forgiveness, which we could not survive. We would be immediately financially devastated. Our small family rental business and small handyman jobs (which are nonexistent right now) provide our basic living expenses. We are a low income family ourselves, barely living above the poverty line. Not all landlords have deep pockets, so please be cautious of sweeping legislation and consider all types of landlords in your decision making. We have not gotten any offers from our lenders of forgiven payments, forgiven late fees, or delayed credit reporting, nor any forgiveness to tax payments or other property expenses. Even if we did receive such offers, we need the incoming money to pay for maintenance, repairs, and food. Landlords with under 10 units are definitely facing a different scenario than landlords with hundreds of units. Also we know of several elderly landlords who have 1 or 2 rentals. These folks also are equally dependent on incoming rents.

Any emergency legislation passed which limits landlord rights could possibly be devastating to landlords providing housing to oregonians. If you limit landlord rights and don't allow us to collect monthly rents, then there must also be a stimulus package which would allow landlords to receive emergency funding (if needed) or just give emergency funding to renters so that they can continue to pay rent. If our small business went without rental income for more than one

month, it would be financially devastating to us, causing us to lose our livelihood, and our 6 tenant families to lose their homes. We sincerely ask your consideration in providing a solution that considers all oregonians: both tenants and landlords who are trying to provide affordable housing, especially during these unprecedented times. We urge you to consider all unintended consequences of emergency legislation you may pass. Though good intentioned, it could bring about negative results, further exacerbating the current situation, if mom and pop landlords can no longer provide affordable housing, if they can't pay the fixed and variable expenses to keep the rental units available. Certainly you are not passing laws now that all grocers must provide food for free, or pay whenever you want. A grocer would obviously not be able to stay in business if this happened.

Thank you for reading our comments. We appreciate it.

Sidney and Sheri Bowland

Ps Landlords who are dealing with damaging or dangerous tenants should be allowed to continue fed for the safety of everyone