

Below is an email I sent to Rep Kotek and some other concerns. They contain my thoughts. I still think allowing tenants a 90-day reprieve without parallel action for landlords may be a Taking or improper interference with a contract. I am happy to do my part, but I need the State to do its part for everyone, too. I am not in a position to carry my tenants for free with no certainty in the future. Thank you,

With the Governor's Exec Order 20-11 I am almost more fearful now than I was before. Because of the interstate nature of the mortgage business, and the securities they back require ongoing payment, I doubt the Governor can make banks (or insurance companies or others who we landlords rely on) waive or defer their fees. Hope is not a strategy and hoping the financial institutions are going to defer our obligations in parallel to what she just mandated for us is not helpful. Good press perhaps, but I'm not seeing anywhere where landlords are trigger-happy to evict and face an empty unit for months and months, and turnover is costly. What do I get after the 90 day moratorium? What can I do in the 90-day moratorium? Am I required to carry my tenants? Can I apply late fees that are already applicable under contract? Can I get interest on unpaid rent during or after the 90 days? What is the minimum repayment schedule? Can I require bank statements and proof of search for work from the tenants to continue the deferral? Can I require them to sign the deferral agreement on the Oregon Rental Housing website in order to not owe and not be subject to late fees? What if the tenants refuse to sign? What if renters just use this as an excuse and refuse to pay? Can I report them to credit bureaus without repercussions?

Sorry, but I just retired from public service (PERS) a few months ago and the rental income from my 1 rental is (was) a key component of my retirement. What am I supposed to do now?

Dear Rep. Kotek,

I retired from PERS last year. I also have one single family home I rent out. My renters are in the service industry and their building is closed for 30 days. They are begging me for some rent relief. All my bills - mortgage, property taxes, insurance, repairs, etc. - are not allowing me any relief. I know this will probably be a national solution not an Oregon one, but please use your power to extend relief to landlords from their financial obligations parallel to providing relief to tenants and renters. If I have no rental income and can't make my mortgage payment I need not be reported to credit agencies, have higher/penalty interest rates imposed, late fees imposed, etc.

Thank you,