

Dear Members of the Covid 19 Emergency Rental Housing Committee.

I want to start by thanking you for serving as government leaders during this crisis. We are grateful for all you are doing to help ease the devastating impact this pandemic is currently and will continue to have for all of us. Again, thank you.

I am a Property Manager in Lane County and can foresee difficult times ahead for the Tenants and Landlords I work with, because of the virus. I understand that your committee is considering a general 90 day rent moratorium (and possibly mortgage moratorium for landlords) rather than a rental assistance program for those who can prove that their income has been lost by joblessness or illness. **As a Property Manager I can see the impact of this decision from the perspectives of both the Tenant and the Landlord. Some of my concerns are as follows.**

Maintenance/Utility/Management Expenses –

Many Landlords, especially in large housing complexes, provide utilities such as: electricity, cable and garbage services as part of the unit's rent. If assistance to landlords is only in the form of mortgage moratorium, these monthly expenses will need to continue to be paid by the landlord with no income coming in to cover these costs.

Other maintenance expenses will continue to be necessary and will usually come at the expense of the landlord as dictated by law. Strict laws dictate the time frame Landlords have to perform these repairs. Failure to perform these repairs within the specified time frames can have lofty fines for Landlords.

Many landlord's use the services of Property Management. The costs of these services are in addition to mortgage payments and will continue monthly.

Proof of Need –

Not all Tenants and Landlords will need assistance. It seems unwise to remove the responsibility of paying rent and mortgage from those who are able yet have a simple way for those who cannot to get assistance.

Vulnerable Landlords-

There is a population of Landlords who are older/retired. Their properties are paid for and collected rent is a major source of their income. For these folks who's **real estate is their retirement income** use this income for paying health insurance premiums, living expenses, etc. A plan that allows for mortgage moratorium only (for Landlord relief) will essentially eliminate any relief to this population. It will actually harm them as they will continue to have expenses with no money to coming in to cover. This happens to be the most at-risk part of our society as far as the virus goes. Relief options that provide rental assist to tenants who qualify would allow these Landlords (and others) to continue to receive the income they need.

Business-

I have heard the government is working to help small business with the impact of Covid 19. That is excellent. I would like to remind our government leaders that Rental Properties are now considered a Business. This is true for many important reasons. We must support these businesses as well so they can continue to provide the essential service of housing!

On another note... I believe that removing the incentives for people who can pay to provide for themselves is enormously dangerous for our economy. If healthy people who can work or who have savings, choose not to because they don't have to pay rent or mortgage, then we have another set of issues to deal with. Rental/Mortgage assistance **SHOULD** be given to those who need it and there will be so many who do. I hope it will be required to prove (easily) that this need exists and then provide these funds as a direct payment to the Landlords quickly.

I urge you to please consider the unintended effects of a moratorium-only relief package for housing assistance. I pray that relief to some does not have to be at the unfair expense of others.

Thank you for your time. I pray that God will give you wisdom as you make these important decisions.

Respectfully,

Diane O'Connor, Property Manager and Registered Nurse

-

-