

Dear Members of the Committee:

Thank you for your prompt action during this difficult time. I am writing to you as a landlord with three rental units in Portland Oregon. My husband and I rely on these rental units for our monthly income. We realize that our tenants may be suffering reduced income in the near future as nonessential businesses are forced to close in our attempt to flatten the curve of COVID-19. We want to help our tenants weather this storm. But we also need to maintain our livelihood and our ability to cover mortgage payments, utility costs, insurance payments, property tax payments and other expenses of rental ownership. Please consider these burdens carried by landlords, particularly small landlords like myself and my husband as we make rental housing available to Oregonians. We will face a devastating impact if our rental income is reduced or lost over the next several months. I request that you consider the following assistance to help both renters and landlords in our state:

1. Emergency Rental Assistance: provide direct rental assistance to individuals and families that have experienced a loss of income due to the COVID-19 outbreak. I support the proposal by Multifamily NW and supported by The Rental Housing Alliance of Oregon, which would establish an Emergency Rental Assistance Fund. Simply allowing deferral of rent payments without assistance now will create a huge burden on tenants in the future that they may be unable to fulfill.
2. Emergency Zero-interest Loans: Small landlords like me will need access to emergency funds to pay our expenses (e.g. mortgages, utilities, insurance) to avoid foreclosure, which will reduce available rental stock.
3. Eviction Prevention: I support a moratorium on evictions that are based on non-payment of rent by residents impacted by the COVID-19 outbreak. However, the moratorium must be defined to apply only to non-payment and not other valid reasons for "for cause" evictions if needed. Failure to limit the moratorium on evictions to non-payment of rent may have significant unintended consequences and put both tenants and landlords at risk.

Thank you again for the time and attention that you and others in our state legislature are providing to this important issue.

Sincerely,

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