From: <a href="mailto:owent">owent</a>
To: <a href="mailto:Exhibits JSCVR">Exhibits JSCVR</a>

**Subject:** FW: Re: Covid-19 Social Distancing - How do Oregonians afford it?

**Date:** Monday, March 16, 2020 10:34:52 PM

Sent from my Galaxy Tab A

## Dear Oregon Senators & Representatives:

I'm writing today as a father, a grandfather, an Oregonian, a real property owner, real estate principal broker and property manager. I'm writing to you to express deep concern for my family, my tenants and my fellow Oregonians.

I'm encouraged to see that Gov. Brown has acted fairly decisively in implementing social distancing measures. Hopefully, these measures will have the intended effect of "flattening the curve", allowing our healthcare system to provide supportive care for COVID-19 patients without becoming overwhelmed.

However, as we know, social distancing comes at a steep economic price. Much of the nation is now experiencing a steadily increasing loss of income to both business and, more importantly, individuals formerly employed by these affected businesses. A loss of an individual's livelihood has serious ramifications; inability to pay mortgages or rent, to pay for essential utilities, and to purchase food and supplies. These financial constraints are in direct conflict with an individual's ability to continue with essential social distancing. A lack or severe reduction of income necessitates people go out in search of a means to financially survive, and this precludes them an ability to stay home in practicing social distancing.

I'm hopeful our leaders; national, state and local, will recognize the conundrum of this economic situation, as well as the potential serious risk to social stability. We are in a period of unprecedented risk exposure to our physical, economic and societal well being.

I would suggest an immediate but temporary (90 day?) suspension of ALL residential (single and multifamily) mortgage and rental payment requirements, a prohibition on all non-payment eviction & foreclosure actions and a suspension of charges for essential utility and government services.

I would also implore you to urge our national representatives to enact legislation providing for an individual/household cash allotment of three (3) months income (based on 75% of 2018 earned income) for those earning less than \$75,000.00 individually or \$125,000.00 jointly.

If we are to survive this pandemic we MUST take individual and collective action

now. But the populace must have, or be quickly provided the financial means to do so.

We must together act in the best interests of the American populace and our nation to weather this storm. We must temporarily but urgently set aside economic profitability in the interests of the greater good, and the restarting of our economy once the Covid-19 peril has subsided.

I hope you will exhibit strong leadership to ensure Oregionians are protected as much as humanly possible from the dangers and damages of this "Black Swan" event.

Thank you for your leadership, service and stewardship in bringing Oregon through this.

Respectfully,

Thomas M. Owen