

I am a property owner in the River Road area of Lane County. My wife and I bought our first house in 1998 and moved in on the weekend after our wedding. As our family grew from our two biological sons to add our two adopted nieces, we found ourselves running out of room.

We decided to move and were blessed with an opportunity to purchase a bigger home while renting out our starter home to another family just starting out. They were able to establish credit and purchase their home a few years later.

We have continued to help other families over the last 20 years, sometimes gifting them with a moratorium or discount to help in hard times. When our special needs daughter needed to move closer to her middle school, we were able to rent out our 2nd house and purchase **another** home in 2011 and now have two rental properties in the community.

My wife works as a teacher's assistant and I travel doing sales/installations for a Eugene based business. We are hard-working people that have tried to be good stewards of the resources that have been put in front of us.

In this unprecedented time, we have extended discounts to our tenants who have had hours cut back at their jobs. We have also been approached and are currently discussing the possibility of even selling one property to the tenant as they work to establish greater stability in their situation.

The legislative concept 90 doesn't seem to be well thought out and has the potential to cause a number of unintended consequences for people like me. People who depend upon the good people who rent our property to pay their agreed obligation and to work out an amenable solution for all parties when unfortunate situations like the one Covid-19 has put us in.

If our tenants, as a result of LC90 being acted into law, decided that they were not able to pay their rent, we could dip into our savings and cover a few months but would eventually end up faulting on our financial obligations with our banks who hold the mortgages. This legislation would take the ability for us to manage our own affairs between the affected parties and places the burden to finance the shortfall on the property owners.

LC90:

- Does not address the **\$150M** shortfall in rental assistance funding for struggling Oregonians.
- Lacks a minimum objective demonstration that nonpayment of rent is tied to COVID-19 virus, creating a loophole for those looking to exploit a crisis in their favor.
- Declares that the tenant has possession of the unit despite nonpayment of rent, which is rewriting contract law.
- At a minimum, it creates a yearlong state seizure of property with no reassurance of compensation.
- Aggressively penalizes housing providers for administrative errors but gives no guarantee of relief to housing providers who incur property damages during the moratorium.
- Provides immunity to shelter operators and public entities but not to rental housing providers
- Codifies an emergency ordinance on the books forever.

Oregonians need long term solutions, not political punting. Oregon's leaders need a comprehensive response which:

- Encourages the Governor, through her Executive Order to extend the moratorium and to be politically responsible towards **ALL** Oregonians represented in the special session.
- Provides rental assistance to struggling Oregonians, who are already facing a **\$150M** shortfall in unpaid rent.
- Improves the distribution of rental assistance with a uniform application process so that struggling Oregonians can receive assistance NOW.
- Opens courts to process housing providers' claims for damages and losses to minimize debt and preserve naturally affordable rental housing.
- Establishes liability protection for housing providers, with an exception for gross negligence, to head off costly frivolous lawsuits further restricting housing supply and jamming our courts.
- Does not codify an emergency order into law.

Thank you for your consideration!

Sincerely,

Kelly C. Baum