

Good day and thank you to our representatives serving districts in Oregon so faithfully and with thoughtfulness and care for your constituents.

Regardless of political party, I have faith that all will listen to words of reason and practicality as we are emerging from the worst of the COVID-19-fueled crisis together. I know fuel is being poured on the Party fires against each other and towards the governor, but I in no way will be affiliated with something as dreadful as that. It is tearing our state and local jurisdictions apart and making us weaker, not stronger. This statement is intended solely to provide some perspective as you all consider legislation intended to help solve problems associated with rental housing in Oregon.

I am writing today after reading through the proposed legislation which would extend the moratorium on evictions very significantly. My perspective offered is that of a small property management company (about 325 units total) and that which serves clients who own between 1-25 units each. We do not manage large apartment buildings in metro areas. Our area is mainly the upper Willamette Valley and extending out to NW Marion, SW Clackamas, and Washington counties, so we serve rural and suburban communities.

We are walking through the turbulent times put upon us due to COVID-19 with our tenants as some have struggled to pay rent, or even get unemployment benefits held up within the well-documented antiquated system Oregon has in place. Most of our tenants have gone back to work if they were laid off temporarily, though some are still unemployed. Some have returned to work still not having received any unemployment benefits if they are self-employed, etc. We are keeping tenants who are in trouble informed about any assistance we hear about, and were eager to hear about the state emergency rent relief assistance being offered to tenants to help the two tenants we have who are frightfully behind on rent. We WANT to help tenants get through this time with grace and dignity.

The proposed legislation has troublesome and disturbing flaws in wording. It seems to allow for ANY tenant to not pay rent and then not be evicted - for a total period of 270 days. There is no wording specifying that tenants must prove hardship due to COVID-19. This is careless and reckless as that opens the door for even tenants making plenty of money not to pay their rent and not be evicted. Our management territory is either in Phase 1 or Phase 2 currently. We are coming out of the worst part of the unemployment crisis due to COVID-19, so things are actually looking up and people are seeing light ahead.

For the property owner clients we have, most have some sort of mortgage payment to pay monthly, all have taxes and insurance to pay, and a lot rely on their rental income as a way to pay their own living expenses. Property owners mostly are not left unaffected when their tenants do not pay rent. A mortgage forbearance could be an option but can have consequences when listed on a credit report. Again, we serve mostly average, working-class and/or retired folks who need their rental income to stay afloat. These are not massive investment groups with thousands of units who can "take the hit" for a while.

I plead and implore our representatives in Oregon government to PLEASE pay attention to how this will affect average rental property owners. The rental housing market is not only about tenants. If legislation touches on issues to help tenants, it should also protect property owners.

Rental assistance should be the focus instead. But, if there is an eviction moratorium, there also MUST be a moratorium on mortgage payments and taxes. And any other ways which could avoid a property being lost to foreclosure or tax liens being put on a property.

Again, please PLEASE listen to the suffering of average property owners as well as the suffering of tenants in places of financial hardship. As the "middle man", property managers see both and I ask you to do the same at this crucial crossroads. The rental housing ecosystem needs all to be healthy to thrive.

Thank you for your time and consideration,

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