Oregon Legislature,

I would like to ask that the moratorium on evictions for non payment of rent, not be extended unless there is also relief for landlords. We are NOT rich! We have bills to pay also, so that we can continue to provide housing that is safe and in good condition. Our rental property is located in Multnomah County at:

3602 - 3612 S Kelly Ave, Portland, OR 97239

My husband Cary and I have owned these 6 units since 1999.

Our lender has not provided relief, except that we can delay our mortgage payments for original 90 days. We have to pay back the entire 90 days at the end of that 90 days. We don't get 6 months to pay it back like renters do.

Our bills have not stopped - mortgages, our extremely high property taxes, water/sewer bills, garbage, insurance, landscaper, exterminator, repair contractors, attending to move outs and move ins, etc. We are not getting any relief for a year, or however long this moratorium might be extended.

If we do not pay our bills, the bank will take our property that we have worked so hard for, that is a fact! Why is it that it's ok for renters to not pay? I understand the pandemic has caused hardships and I am willing to work with our residents but I cannot provide free housing without losing possession of the housing myself. Then what? that isn't good for anyone if the mom and pop landlords lose their life savings over this. Please take in consideration the owners also.

We have applied for a Federal loan, as there doesn't appear to be any local relief for property owners, but we still have to pay that loan back with interest, if we qualify. The amount the loan would be, is about one month of rents for us. What about the remaining months of rent? I really don't know how we are expected to pay all our bills if we don't receive rents. Please consider us also, the pandemic affects us too. We get sick too, we have lost money too. Just as there are bad landlords, there are bad tenants who take advantage when they have the opportunity. If we cannot ask for proof that they have been laid off, or proof that they are sick, they can easily fib and take advantage of the situation by just not paying their rent and they are fully protected. Not paying will catch up with them someday, but by that day we could lose everything we have worked so hard for.

Thank you,

Lisa & Cary Waldman 503-319-5171