

From: [Jin Huang](#)
To: [J1SS Exhibits](#)
Subject: Please Vote NO on Extension of Eviction Moratorium
Date: Tuesday, June 23, 2020 4:59:07 PM

To Whom It May Concern:

My name is Jin Huang. I live in Portland and am the owner of 2 triplexes and one single family rentals in the Portland Metro area. I am writing to urge the committee to vote NO on the legislation to extend the eviction moratorium due to COVID 19.

My reason for this testimony is that this legislation was poorly crafted and equally poorly executed. It's confusing to both renters and property owners. Renters assume this moratorium is a blanket protection for their decision to stop paying rent even though their livelihood has not been impacted by COVID 19. As Property owners, we are not allowed to ask for verification of such financial impact. In general, fear is experienced by landlords. We want to be sympathetic to the vows of those impacted by the pandemic, however, we also don't want the renters to abuse the spirit of the law. The current law 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.

As a part time small investor of rental properties, we struggle monthly to meet our obligations. The misconception is that all landlords are greedy and we just want to gouge renters. All my properties have long term tenants. They stayed for a long time because I provide safe housing at a reasonable price. I pride myself in that all my properties are safe and comfortable living environments for my tenants. Our relationships are mutually respectful. I didn't go into owning rental properties to get rich. I invested a tremendous amount of my own money to bring the payments down, where I can break even with rent income. Like most small investors, I am banking on breaking even and the appreciation will someday supplement my retirement. With my triplexes, I relied on monthly rent payments to pay the mortgage, insurance, property taxes, maintenance and utilities. I don't have the deep pockets of large corporations, that I can meet my financial obligations without timely rent payments. This pandemic hits landlords of small plexes especially hard as we have increased utilities because when renters are not working, they are home and therefore utilize more utilities. In the case of Portland, where water is extremely expensive, my water bill has gone double as much as previously.

I know some renters said that I wouldn't be able to evict them just as long as the pandemic is happening and I can't do anything to collect rent or somehow offset my expenses. This creates a very punitive situation for small investor landlords. Yes. Mortgage companies are not foreclosing on lack of payments and utility companies are not shutting down services, but when it's all said and done, I will still have to pay those added costs. The lack of requirement to demonstrate that nonpayment of rent is tied to COVID-19 creates a loophole for those looking to exploit the crisis in their favor.

Instead of pushing to extend the eviction moratorium, a set aside a financial assistance program with a uniform application process so that struggling Oregonians can receive the much-needed financial assistance. The Courts also need to be open to process claims for damages and losses to minimize debt. These modifications would create a system that's not too punitive to the landlords and the renters still get the assistance they need.

With the above cited reasons, I urge you to vote NO on the extension on the eviction moratorium. Sincerely,

Jin Huang
Portland, OR

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