

From: [*~*lindis*~*](#)
To: [J1SS Exhibits](#); [Lindsey Hernandez](#)
Subject: Special Session Act: A Danger to Another Segment of our Economy/Employment Sector and Endangering Housing Closures
Date: Tuesday, June 23, 2020 4:56:12 PM

My name is Lindsey Hernandez and I am a property manager in Northeast Portland. In my community alone, we have 1/3 of our tenants on Section 8 and allow second chances to those who have had a past criminal background on a case by case basis. My community as a whole consists of 135 units of townhomes and 2 bedrooms. We also consider ourselves a sanctuary for pet owners who have had a difficult time finding a home because of pet breed restrictions; which we gladly accept all breeds. However, this past few months that our property has not been able to collect on rents due to the Covid19 Oregon State of Emergency, our property has suffered severely causing the owner to provide answers to our lender. Not allowing landlords to be able to legally collect on rents means closures of housing communities like ours because they are unable to pay their mortgages. In return, those we have helped get out of homeless shelters, will be gravely impacted, should we need to close our doors because we have not been able to pay our mortgage. Extending this housing moratorium will also impact those employed in the housing industry. Thus far, we have been considered essential workers, however, without tenants paying their rents, most leasing agents and maintenance technicians will be losing their jobs because companies will need to figure out ways to downsize. The housing industry is a big source of income for companies such as: Home Depot, Lowes, Electricians, Plumbers, Floorers, Roofers, Parking/Paving, etc... which have been keeping a part of our economy afloat.

Continuous Accrual of Balances:

Should you extend this moratorium, the tenants will continue to dig themselves deeper in debt. It will become more and more difficult for them to also pay it back. The reality is, we will need to eventually collect on the debt so why not start now with payment plans that can work with both the landlord and tenants.

No Plans from Lenders regarding Covid19:

Why hasn't there been anything in place so that lenders don't expect mortgage payments while forcing landlords not to legally collect on rents?

I understand that these are difficult times, however, since Oregon is opening back up, one phase at a time, we need to conserve the number one demand that everyone needs- which is the rental housing market. Extending the moratorium is putting the housing market in danger of closures and will soon cause more unemployment since this will be another business segment that has been hanging by a thread.

Thank you.
Lindsey Hernandez