

Housing Provider Perspectives

Multifamily NW

Respondents were asked to comment on House Speaker Tina Kotek's recent announcement, "***My top priority for September is making sure we can extend the eviction and foreclosure protections for another six months.***" 380 surveys were created, of those 185 respondents provided narrative responses. The responses fall into several categories:

- Burden shifting to Housing Providers
- Need to compensate Housing Providers
- Inability to cover costs
- Government does not understand the true situation
- Threat to lose Business / Threat to Housing Market
- Making matters worse for Tenants
- Unemployment benefits
- Need for Emergency Rental Assistance

Burden Shifting to Housing Providers	
	As a small-time landlord with one property, a duplex in Portland, I am concerned that an extended moratorium will just become entirely my expense. It is hard for me to demand back rent from those who are struggling to make their current payments but at the same time I myself am not currently generating enough income with the property to cover the mortgage. If the burden is shifted entirely to me that just causes another financial problem.
Neil	As a small apartment owner, I cannot afford to subsidize my rentals for an extended period of time. Speaker Kotek is passing this responsibility on to landlords at no cost to the State of Oregon in a cheap political ploy, which will ultimately lead to lack of maintenance, foreclosures, and loss of habitable apartments, as well as severe financial stress to property owners.
Aubrey	As landlords, we are being forced by our government to provide free housing at our expense. We are still responsible for the mortgage, bills, expenses that it costs for a tenant to then live for free in our properties. We also have our own personal expenses to pay for as well. So, we are being punished by owning property and being forced to pay for multiple households at once.
Charity	As property owners, we rely on rental income. We are not wealthy landowners. Our income goes to pay mortgage, taxes, insurance, and a small portion is left for us. With extending the moratorium, you are hurting property owners!
Florence	Hello, I appreciate the efforts to ensure that everyone has stable housing. I agree with the intent of the moratorium. However, I do not agree with the fact that property owners are left with the burden without recourse. I have a tenant that has decided to not pay rent because she "CAN" and has told me so. I have contacted her multiple times and provided information on where she can get rent/utility assistance, but she's not interested in responding or paying her rent. The State of Oregon should allow for property owners to submit requests for rent reimbursements and the state should have the burden of requesting tenants to provide "proof of need" or pay back the money or garnish their wages. Right now, I am left figuring out how to cover my rental expenses: Insurance, Taxes, Utilities, Maintenance and Repairs not to mention Mortgage payments. Please, please come up with a different solution and alleviate the burden that has been placed on property owners. Soon, I will not be able to continue to pay for all the expenses.
Ann	I am a one-unit landlord, duplex with one side rented. It is my cash flow for my retirement. If my tenant should decide to withhold rent payment, that just transfers to me the inability to pay my mortgage. Without any leverage for me to recoup, there needs to be a way that the landlord does not incur the full weight of the financial burden.
Liz	I am a senior who is a full-time caregiver of a spouse with dementia. The rental income allows me to pay caregivers to come in at night three nights a week for 9 hours at a time. This lets me have a block of time at night where I get to sleep. A week where I get three nights of help costs me \$810, or

	\$3,200 a month. If I don't have a way to keep the rent coming without additional expenditures, I can't afford help at night.
KimChi	I have a tenant that has not paid rent since April 2020. Landlords cannot magically pay their bills, when they cannot collect rent for over six months or more. In addition to mortgage payments, landlords also pay for upkeep expenses (utilities for water & sewer, garbage, and repairs, etc.) in order to provide tenants with services. Instead of an eviction ban, the state and federal government should help landlords with renter's assistance programs. There will be less rentals unit on the market if landlords cannot pay bills and has to sell their duplexes, etc.
Estelle	I own and manage a duplex rental property in SE Portland. The COVID pandemic has been financially stressful on both tenants and landlords. I have supported the current eviction ban, and like many other landlords, do everything I can to ease the burden on my tenants. However no meaningful attention has been directed to the burdens on landlords. I am retired and depend on paying tenants to pay the duplex mortgage and operating costs. I derive very little income from the property. Supporting non-paying tenants for several months would make it impossible to operate my property. I will be forced to pay my duplex mortgage before I pay my personal mortgage. The only viable option would be to arrange a quick sale of my investment at a discount. This is not fair to landlords. The structure of the moratorium punishes landlords while letting tenants off the hook. Since there is no proof required to defer tenant rent, what will keep someone from living free for 60-12 months and then simply moving on. No penalties for tenants, only landlords. There must be balance in order to have justice. Justice for tenants, justice for landlords. I oppose extension of the moratorium under its current rules. Only by coming together to find a reasonable, balanced, and nuanced law can we help all Oregonians.
Teresa	I want renters protected from eviction but see little relief for property owners. My costs remain the same -- some higher because more people are working from home (water, garbage, for example). Renters need relief, not just the accumulation of debt that is unlikely to be repaid. Currently, 16% of my tenants cannot pay rent, and I see no way forward for them to be able to afford it or repay accumulated unpaid rent. I DO NOT want to have to consider eviction. My properties are nice, my rents are reasonable -- my tenants are unlikely to find better housing at the price, and it is not fair that they are now living with the possible prospect of housing insecurity. They fear what lies ahead -- whether in one month or six months. It's time to throw some money at the problem, and cover rent for folks who cannot now afford it. I'm fine with higher taxes to pay the bill. We need to take care of folks during the pandemic!
Elaine	No extension on eviction. Landlord needs to survive.
	No, we don't want it extended. We are retired and need it to live on. You are taking this out on landlords without any regards for our welfare.
Kathryn	Please find ways other than eviction to help those most effected by Covid to get back on their feet.
	Please realize that landlords are not all super-rich "slumlords" ... we are normal people who have our own families to feed, are stretched to the limit, have our own medical bills, and sick and dying family members. Some only have one or two properties and depend on that rent absolutely to feed our own families. Or some own several properties, but that IS their income. But there are not unemployment benefits for lack of rental income. The burden cannot all rest on landlords' shoulders.
Ron	Find another way to deal with the crisis other than passing the buck onto landlords, especially after some of the Portland landlord tenant boondoggles the last couple years
Craig	Stop attacking housing providers as the bad guys. We understand that renters need assistance, but not on the backs of other citizens and property owners. Provide vouchers or direct assistance to renters, or place a moratorium on utilities, but asking landlords to forego rent for an entire year will cause people to lose their properties to foreclosure and further increase needed housing for the citizens of Oregon who need it most. Without mandated mortgage forbearance or forgiveness, you cannot expect property owners to absorb the excessive loss in revenue. Even if the "payback" period is extended, renters will not be able to get caught up. Paychecks are already stretched thin and asking a renter to add an additional \$500-\$1,000 per month to their rent payment is completely unreasonable and impossible.

Steve	Thanks for making landlords the shock absorber between renters on one side and banks and local governments on the other. Renters don't have to pay, but landlords do have to pay banks, taxes, utilities, employees and maintenance costs. In effect you are making us subsidize the cost of living of tens of thousands of Oregon households, taking governments off the hook for what should be their responsibility, since they shut down the economy. NOT FAIR sticking us with the bill! Of course, we don't want to evict people who lost jobs due to Covid, but you have made it possible for even those who have not lost jobs to avoid paying. NOT RIGHT- how is that not the equivalent of being robbed?
Shelly	This has become a one-sided issue. As a property manager we work diligently with all our tenants prior to ever evicting. I can also say our portfolio of owners have reached out about working with their tenants to help them through this time. With that said, this has tied the hands of landlords to remove those that have NOT been affected by Covid-19. Our experience thus far is less than 2% of our portfolio have been impacted and if they have, they have been able to pay their rent on time without incident. As a property management firm, we need to be able to remove those tenants not effected by Covid-19 without any liability which I believe the current format in place will provide. It's our opinion the new guideline is reasonable and allows a level of protection for both parties. To remove this or extend can and will cause a financial hardship to property owners being able to stay above water. Due to the climate many are prompting or considering selling which will then cause a further housing shortage. The one issue I do not see any political party considering the ripple effect on the economy. It can take months to years for a property owner that chooses to remain an investor in our market to recover. There is a false assumption that these owners are wealthy when in fact most cases have used every penny of retirement to invest in real estate for financial security. Most of these owners to not have the funds to fall back on and the programs in place to help take months to sort through. Though we are all in this together, there cannot be knee-jerk responses. Prior to Executive Orders or Law changes being put in place there must be a full consideration of all the facts and the outcome of such decisions. The unfortunate part of this most law makers are making these decisions with no experience in our industry to really understand the impact they make. Simply said, there must be a fair balance of protection on both sides. If there is not, we will experience a further decline in economic stability in our state as well as risking further housing shortages.
Kent	This is not the way to solve the issue. I am aware of landlords that own rental single-family homes. The tenant has not paid rent in months and the owners can't pay their mortgage due to unpaid rent and with the moratorium there is no way to get their house back. This issue should not be placed on the backs of rental property owners.
	To the honorable Speaker Tina Kotek: Please do help the renters & landlords who are in current financial trouble. Please request proof of unemployment due to co-Vid -19 as evidenced by letter from employer. And, or evidence of pre-existing self-employed business that is in the types which have been severely impacted by the economic consequences of Covid-19, as financial difficulty as evidenced by bank statements prior to CoVid-19 and during CoVid-19. Provide percentage of impact that then requires landlords to honor moratorium. Landlords need your help to prevent the less-than-ethical renters from abusing the well-intended moratorium on paying rent. Please note we have several rentals. One of our tenants has had financial difficulty during CoVid-19. We have allowed skipped rent and charged no late fees. Conversation between landlord and tenant is very beneficial. My proposal encourages the strengthening of that relationship, rather than allowing something adversarial to evolve. Thanks for your interest & consideration of my suggestions.
Ayda	To whom it may concern: My name is Ayda, and I own one single rental property that I am hoping will help me when I retire in the future. I am currently working 50 hours a week to make my mortgage payments on time. So far this year, all I have had is loses, not to mention the property management fees that are incurring every month. I believe this new bill you are writing is very unfair to me and many others like me. If your true intentions are to help people in these tough times why don't you add in your bill, that property owners will be able to deduct their current losses from future annual property taxes. If you want to help people, why do city officials are making a charity case with other people's money. I am sure your retirement plans are secured, and you don't have to worry about us regular working people. Btw, I was just talking to another property owner and he mentioned, his renter told him, "she doesn't have to pay rent because of Covid." This is the word going around

	amongst many renters. Just thought you should know that not all people are suffering from unemployment. they just choose to not pay rent because they don't have to. As my property management company mentioned to me, the way your previous bill was worded if a renter chooses not to pay back the owed rent property owners will not be able to do anything and attorney fees and hassles will be greater than rent losses. Sincerely, Ayda
	We all understand the plight of people who need a home and can't afford to pay their rent. At the same time, we understand that many property owners rely on rent for their own incomes and to pay mortgages on their properties. Please work to find a balanced solution.
Wes	We are losing \$50,000 per month in revenue due to the inability to evict non-paying tenants! We have a waiting list of people wanting to rent and pay rent, but we are unable to accommodate them due to the eviction ordinance. This law is theft from housing providers.
Cordula	We are not in the welfare business. We are not asking grocery stores to delay payment or gas stations, etc. I personally have received from water sewer trash Co. and fire insurance all increase notices within the last 2 months. They are not being told to not increase their fees. If you care, then voucher program is what is needed during this time. Tenants cannot have a year for free rent and my fear is they then just move and have a good laugh by having cashed in 10,000-15000 in savings. We have to be able to pay our bills and continue to maintain the property to avoid a hazardous condition and those paying rent expect the property to stay maintained. You cannot allow only our business to suffer thru this. Even if nonpaying tenants are mandated to provide proof, they lost their job and cannot pay that should not be my problem. That should be an issue these people need to take up with the government for assistance. Landlords should not be expected to be in welfare business.
craig	When the government looks to private business to fund social ills, because it doesn't want to pay for it themselves, then you are rapidly leaving capitalism in the rear-view mirror. Forcing a mom and pop company to pay for your basic responsibilities is unconscionable. Oregon forced me to pay for housing of poor and destitute from our limited resources. But government didn't waive my property taxes while I was forced to do their job.
Carol	Why do small landlords need to pay for people's unemployment? If the state is serious about this, issue rent vouchers to people that really need them.
	I have a residential tent that works for Intel. Currently working from home. He has not paid rent. I do not think he will pay rent as low as the moratorium is in effect. He can pay his rent he just does not want to. I have not contacted my private party mortgage lender about relief and have been depleting my mortgage reserve that I have built up over many years. I also do not have any property tax relief. I will soon be unable to shoulder this burden through march of 2021. Does anyone in Salem care about the small landlord?
Chris	With this eviction ban the State of Oregon is basically putting their job on the backs of Oregon Landlords. The state should be providing unemployment checks and housing subsidies to individuals affected by Covid 19 instead of forcing a small part of the private sector to foot the bill. It is the same as the State telling Grocery Stores that they must provide food free to the population for 12 months because the pandemic has caused job loss. There is no difference. The State needs to figure this out. It is a State and Federal Government issue. The fallout to smaller property owners will be default, loss of property, most likely to large private equity companies that will be much harder for Tenant's to work with in the future. At the last extension it was agreed that the State would not come back and ask for any further extensions. Can we no longer trust what the State says.
Need to Compensate Housing Providers	
	A blanket eviction moratorium similar to what is currently instituted provides no incentive for any resident to pay rent. If the idea of an eviction moratorium is to be entertained at the very least, there needs to be constraints on who the moratorium applies to i.e. those who are actually suffering financial hardship. Along with that there needs to be some sort of offsetting protection put in place to assist property owners. Whether that comes in the delaying of property tax collection or in another mechanism, bottom line is property owners cannot and should not be forced to foot the bill.
Gail	Regarding the eviction moratorium, consider making concessions for landlords on property taxes to offset the rental income burden.

Tuan	Hey, we still have a mortgage to pay. We are not just sitting at home to collect a monthly rent, but still work to get Mortgage payed on time. Extending the eviction moratorium for six months will have a very hard impact on us.
	How can landlords pay their mortgages? Is there any protection for them? Is the city going to reimburse landlords for their losses? Landlords have been losing money for the last three months, and another six months will be very difficult.
Leslie	Lawmakers and their pet projects are funded by taxpayer dollars. Those that are not working and are not receiving unemployment are not paying those taxes. If lawmakers want to move forward, they must provide some relief to property owners that pay state, property, city, and county taxes.
Maureen	Small Landlords do not have a lot of extra cash to deal with the continued maintenance, insurances and taxes. For small landlords whose tenants haven't paid their rents, a waiver to pay property taxes due in November would be helpful.
ThuyChi	Are you tired of political pursuits pitting housing providers versus residents to the detriment of our communities? YES, very tired of the going on political pursuits pitting housing providers. I hardly find any good manager to run the property without rent paying (rental managers earn percentage of rent payments. We have a lot of bills to pay (water, garbage, landscaping, cleaning, maintenance, mortgage and legal professional fees, as well property taxes that come due soon). Who will protect us - the landlords, from failure to satisfying all costs?
Inability to Cover Costs	
Kira	As a property owner I am in complete agreement that we should not allow people to lose their housing just because their unemployment checks were not processed on a timely basis or because their own cash reserves are not sufficient to cover the shortfall between unemployment and the rent or due to political posturing. As a property owner, I too have to pay staff, utilities, rent, mortgage, taxes and other operating expenses. Those payments are covered by the rental income from my tenants. The State of Oregon asking landlords to house residents at no cost for one year is egregious. We are happy to make arrangements to wait on the portion of a tenant's rent that will be funded by the State. You should be focused on providing tenant rental assistance, not on further eroding our credit, livelihoods and ability to spend what is needed to maintain safe housing communities. I would like to suggest that every member of state congress and legislature stop taking a paycheck, allow someone to live in your home but keep paying all of your bills.... until we decide otherwise.
Deborah	As a property owner with all the expenses of running an apartment complex I cannot afford to subsidize my rentals. The real answer is more funds should be directed towards rent assistance.
Russell	By extending the eviction moratorium another 6 months, which will likely change the grace period end date from 3/31/21 to 9/30/21, you're asking the landlords/rental owners not to postpone collecting debt, but to forgo it all together. No tenant is going to be able to pay back a year's worth of rent to their landlord when they can just move out and start a clean slate with another landlord. It is unfair to put this large financial burden from this pandemic on the shoulders of rental owners. Doing this will only push investors out of the state and prevent more from looking at Oregon as a viable investment opportunity. Extending the eviction moratorium is a short-sighted attempt at postponing inevitable outcome instead of finding an actual solution. The worst part is that it will have lasting effects not only on owners, but tenants as well. The number of rentals will decrease as owners sell their single-family homes, maintenance will be deferred, and rents will rise as owners try to recoup the money they will lose from this extension. If this extension is pushed through, you will still have the same issues at the end of the moratorium that you do now, but you'll have added several more to the fold.
Anita	Housing, groceries, cell phone, automobiles, are not free. To suggest that private citizens should provide free housing to others is unfair. Will Kotek also provide a moratorium on utilities, property management cost, repair and maintenance cost, property taxes and insurance for private citizens who own rental properties?
Anne	I don't think the eviction moratorium is fair to landlords since we're still responsible for mortgages due. That said, currently, my tenants are all paying on time.

	I don't want to see people homeless due to lack of employment, but not fair to the people struggling if they can't return to work. I wish that politics weren't involved but at this point that seems what is all about regarding everything in this country.
Maria	I will work with my tenants who have a valid need. But I don't want to be forced to offer free housing to those who find it the easiest route for them. The rental income goes toward so much more than just the mortgage. Water bills are higher because more people are home, property taxes will be due soon, repairs and maintenance costs are high. Garbage costs are another bill I must pay. Not all debt on property is in the form of a government backed mortgage and therefore doesn't qualify for forbearance. Nor are the debts for one property necessarily recorded on that same property. So, it's not that easy for the property owner to just apply for a suspension of monthly financial obligations and pass along the free money to the tenant.
	I'm completely opposed to further extension. As a small landlord, I need to be able to have tenants in that will pay rent so I can pay the mortgage. Please stop. No no no no no.
William	Kotek's proposal is an abuse of property rights. It's easy to be generous with other people's money. How will I cover my mortgage debt if the government mandates that I house squatters?
Dee	my family has also suffered great losses due to Covid (my husband has been unemployed since March my business is showing less than half of our usual revenue while our expenses are still the same. We rely on our rental income to pay our mortgages as well as being our primary source of future retirement income. We made a conscious choice to keep our money in the community rather than in the stock market and have always taken pride in and enjoy providing housing for our community and neighbors. We pay just as much in local, state and federal taxes as self-employed business owners and landlords as anyone else (maybe more!) and it is extremely disheartening to be disregarded by elected officials in this way. We are experiencing all the same hardships as tenants with very little in the way of support or aid available. I would beseech the legislature to remember that it is their duty to serve all Oregonians and to uphold the laws of the state. It is not too much to ask that any rent assistance to tenants be required to be paid to landlords and just like there is an application process for rent assistance, there should be some documentation required on the part of tenants to demonstrate their inability to pay rent and a legal way to provide them assistance which does not force landlords to absorb the lost income while there is no debt forgiveness available from mortgage companies. Please don't forget that this is a difficult time for everyone and being a landlord does not automatically imply that we are wealthy or that it is right or fair to force us to exhaust the savings we so desperately need to keep our businesses and families afloat.
	Extending the moratorium and allowing people to live rent free is a disservice to the community. Those who are unemployed are receiving unemployment and have the means to pay rent. There are situations in which they are making more on unemployment than they were when they were working. Those who are still working and not impacted by COVID are getting a free pass to live rent free and without consequence. They will be allowed to abandon the property without consequences. This is creating an environment of irresponsibility among citizens. This is a decision that will have impacts on landlords because mortgage companies are still holding borrowers accountable to those monies owed. If lawmakers are extending the moratorium and essentially forgiving rent payments, they should then forgive mortgage payments as well.
Randall	We have tenants who have not paid rent since before Covid that we cannot remove. We have families who want to move into their new home but can't because the prior tenant is squatting. The state needs to understand that rent payments also cover the costs of labor, water/sewer, local and state taxes, maint/repair, future development and improvements. How can we cover our costs and improve our resident's properties if we cannot collect rents?
Kevin	While I sympathize and wish to help those affected by the economic effects of covid-19, a blanket ruling that all renters can elect not to pay their rent for six months is unfair. Property taxes are still due. Utilities must be paid. HOA fees, as well. There aren't any breaks on these services that landlords must pay. I own two properties and thankfully, my tenants have been able to pay their rent so I can continue to pay for their water, sewer, trash service, and the monthly HOA bill. But if they should elect not to, I will have no relief.

Government does not understand the true situation	
Dirk	A comprehensive financial policy needs to be created, implemented, and enforced to keep tenants, landlords, and banks above water during the pandemic. I believe the policies of Portland and Oregon State allowing tenants to delay their rent payments during the pandemic should be equaled by a corresponding moratorium that allows landlords to withhold a percentage of mortgage payments to the banks equaling the amount of free rent they provide to their tenants. Tenants receiving housing they promise to pay back when the pandemic is over, need to be forced by the courts to pay their rent if tenants skip payment of past due rents. Likewise, the banks should be assured of receiving their mortgage payments from the landlords once they resume full payments from tenants. If the various banks face hardship, they should be able to obtain a loan, grant, or other financial instrument from the State or Feds to keep them whole. A plan like this spreads the pain over all the housing related people and establishes a way for everyone to weather the pandemic harms. Eventually the Covid 19 disaster will be over and all of us can resume our work and improve our income. Until then, get our local and state governments planning and implementing a solution!
Joel	An extension of the eviction ban will only cause renters to become more in debt and landlords to not be able to fund the needs of the residents due to lack of income. These extensions are basically making business owners give free services to all persons as we have not put in place regulations on whom have been affected by COVID and whom have not. It is a blanket opportunity for people not to pay rent with no recourse.
Daniela	Any Elected official who wants to gain a political move on the backs of the housing providers shoot start with their own house. If they feel like they can pay mortgage for six months and up to a year and house someone else in their homes that they are working for MP4 then they can expect the same thing from the housing providers. If they're not willing to put their House is up for free so somebody else can occupy them for free for a whole year then they cannot and they should not force somebody else to give up their hard earned money, retirement, businesses, and rental properties. Shame on them, shame on them, shame on them! This is a total disgrace to any human being including the housing providers and tenants.
Abdu	I am tired of political pursuits pitting housing providers versus residents to the detriment of our communities
	This is another example of government overreach and not considering all the unintended consequences. We have a good relationship with our tenants, and we are able to work through issues like this without the government being involved.
	This is not a fair or realistic approach to the payment of rent. You can't create a new problem to solve this one. People need help but not at the expense of ordinary citizens who happen to own rental units. Get people the \$ they need so they can pay their bills!
Jamie	As a multifamily professional whose company works with thousands of residents in Oregon, I am still astounded that the State leaders do not even bother to reach out to us to see what is really going on. We show well over 90% of residents paying their rent. Of the remaining people who are not paying, approximately 3% can but chose not to due to these moratoriums. This number has been growing. If the State used the resources given to them to help out the people who actually need it and not use blanket policies that actually do nothing but hurt both landlords and those who take advantage of these policies Oregon and it's economy would do much better. Thank you
Cathy	As a small landlord working past retirement age I am outraged at Oregon's liberal stance on making hardworking, tax paying citizens pay water, sewer, garbage ,taxes, insurance and maintenance for tenants who are working but elect not to pay rent because they don't have to! It is extremely one sided. This is causing many landlords to sell their properties and move elsewhere. I have heard many tenants say 'why should they pay? So disappointing that good citizens that have worked hard all of their lives to have retirement income are being grouped together to pay for shelter for people that work and choose not to pay. Even if the renter has a legitimate cause why is it up to the landlord to support them? This is where government should help with proper screening to compensate so our tax dollars are not wasted. Not landlords responsibility! Any government official supporting this agenda does not deserve my vote.

Robert	I adamantly oppose the extension of House Speaker Tina Kotek's eviction moratorium. Portland homeowners (I own a rental in Portland) -- we do not want our investment violated nor to see Portland become a land of looting, violence, nor squatter occupation of our homes and Portland community. I am not an evil rich landowner, I have worked sacrificially for my home and my tenants, and they need to respect that reality. They have no right to rob us of our investment through wrongful occupation of our homes without rightful compensation. The moratorium creates an adversarial relationship between renters and landlords, a horrendously poisonous precedent that must not be tolerated.
	I am a small family owned apartment building with HUGE mortgages and I have many renters who are not paying rent. I believe the government is doing a great job for them but really putting us landlords in a horrible situation. If my renters don't pay rent, I can't pay my mortgage, where does that get any of us. It's time to think about the people who are carrying the mortgages and are out income.
	I do NOT support this effort. Government cannot take on all issues, we cannot afford to keep tampering with our free market society.
	I don't own property but work for (and have for 30 plus years) a property management company. Property owners have to pay bills (mortgages, utilities, insurance, etc.) Payment of those bills depends upon rent. It's all too easy to look to property owners and assume they have "deep pockets" and are able to provide social services by continuing to extend the eviction protections yet again. This simply isn't the case. It impacts our jobs as well as the livelihood of property owners.
Christina	I grew up in Portland am a long time resident and landlord in this City. My properties are a duplexes and triplexes - I do not operate as a developer or business entity. The recent proposed changes are severely impacting individuals like myself, who are local "mom and pop" property owners. We have not been given the liberty to defer our expenses, including but not limited to mortgage and property taxes, both of which are a significant financial responsibility that we independent property owners carry. I represent a large population of independent property owners who have also been impacted by COVID-19. The proposed extension of the Eviction moratorium will cause severe damage to valuable Portland residents who contribute to the economic health of this city. I am vehemently against this. Please do not extend the eviction protection.
Carmen	I manage homes here in The Columbia Gorge area. I am very fortunate to say that I have only 1 renter that is behind on her rent. My tenants have been amazing in keeping in contact with me regarding rents. BUT I do have owners that rely on this income as it is their retirement money they need to live on month to month. If this state wants to extend this for 6 more months, then I feel the state shall step up to the plate. Pay the rents they are not having the tenants pay and then have the state go after these tenants for pay back. You want to push for this to be extended 6 more months you be the bank. YOU will have more success collecting the years back rent than property managers or single homeowners/landlords will. Listen no one is paying my mortgage! This state needs to cough it up. Please contact me as I am ready to stand up for homeowners and property managers.
Dale	I think they should give up YOUR income for a year and see how they feel. I have had rentals for 40 years. I have to take a dozen tenants to court for not paying their rent and was awarded back rent. but so far, I have not got one penny of the lost rent. Some of the (tenants) I have taken to court several times and won every time, but still not received a cent. The courts got their court fees from me every time. It only adds to my losses. I had to pay my Mortgage, tax's, water, sewer, and garbage bills for all the months they did not pay. I have a wife and 3 kids and on average I only made around \$25,000 a year at my regular job. The rentals only made payments. If something broke it was out of my regular income. So, my family had to suffer when the (redacted) left me holding the bag. If you want, you can give them your money to get by on. stay out of my income.
Brad	I understand that Covid related employment is a real thing and has affected many people, albeit many are now employed again. A tenant has a choice once they start working again, they can choose to make huge payments to make up for previous missed rent, or they can just move and all is forgiven. Why is all forgiven? When a tenant is no longer a tenant, the landlord no longer has any recourse over the individual. Sure, a judgement could possibly be granted by the courts, but judgements are not collectable when a person has no spare money in a bank account, hence they are only good for a paper cut. My request would be to have a permanent element added to the tenant that follows

	them and is paid via garnishments if not chosen to be paid by the tenant. Such an item would incent the tenant to make up past rents for services used. The equivalent analogy would be washing dishes at the restaurant for not paying the bill. Why does a person using a physical item called a rental, which has real expenses, have latitude to take without paying and not have consequences? With a house, a bank forecloses, but such an action is not possible with tenant/landlord relations. Please consider making mandatory missed rents payable retroactively.
	I was happy to help other less fortunate than myself. There comes a time however when that must come to an end. That time has come.
Dana	I honestly am ok with the eviction moratorium, but only if we can require documentation that the household has actually been affected by COVID-19. The lack of this requirement has created an environment of distrust between us, as landlords, and the residents. We have reached out time and time again to express empathy during this trying time. We have many that have communicated their need for this forbearance and we are happy to do whatever we can to help them. Then we have residents that we know have not been affected by the virus, but are refusing payment anyway. Then there are those that just ignore us entirely, or act aggressively when we are simply trying to balance our bottom line against all of the outgoing expenses, such payroll, maintenance, mortgages, and most importantly, property taxes. Speaker Kotek's efforts towards a foreclosure moratorium barely scratch the surface of what expenses are compromised by this eviction moratorium. On the other end of this, renters can walk away with significant amounts of debt, but they can also simply file bankruptcy and that will be the end of it. If a landlord fails to pay their mortgage and has to file bankruptcy that's a tremendous loss of investment, one that can affect the dozens of other households within that community, and that could completely destroy small business. Furthermore, there is no forbearance on property tax, nor will there be in a state that solely operates off of income tax, which has taken a huge downturn, and property tax. Given this fact, it seems like such a small request that, as landlords, we be afforded the ability to ask for proof that a household has been impacted by COVID-19. Placing the housing emergency, along with the burden of providing the only real tax revenue to the state, solely on landlords is unfair, and unsustainable.
Jeff	I purchased my only rental property (a five-plex) in July. None of the tenants missed their July rent or have lost their job. One of the tenants has been harassing several other tenants for quite awhile and is really unhappy that I am upholding the rules of the rental agreement. I feel that she will start withholding rent for six months before she leaves. This Eviction Moratorium is preventing me from effectively managing my new property and could ruin me if I can't meet my own obligations. If rental properties do not work for the little guy because of liberal policies, then only big business wins!
Pete	Is extending the eviction moratorium really necessary? People have been returning to work and businesses are advertising for help. Where is the urgency?
Tony	It is absolute discrimination to allow a tenant...residential or commercial... to voluntarily not pay rent without having a system in place that compensates landlords for their loss of revenue. I think a voucher system that would reimburse the landlord for unpaid rents is the minimum responsibility that the State of Oregon has to those landlords who have tenants that are not paying their rents as a result of the COVID 19 pandemic.
Robert	It is in the best interest of every society that debtors pay obligations in a timely manner. Protection from paying is not the same as protection from owing and for every passing month the unpaid obligation grows, the burden to repay grows exponentially. Extending the protection does nothing to address the bulging indebtedness in fact only increases burdens on landlords and tenants alike. This is like a mountain before an eruption. In the best interest of our society, your top priority for September should be offering payment solutions low interest or no interest loans or grants to affected parties in an effort to vent the building pressure of this pandemic and restabilize our economy and community.
CAROLE	It is more than frustrating how housing providers are viewed as having endlessly deep pockets. Where is the small business bail out for the housing provider who owns few units and will experience significant loss from no rent income? I do not understand how those making decisions believe tenants will be able to magically pay their back rent. If the tenant does not pay their pandemic delayed rent, is there any consideration by the politicians to cover the loss? Why aren't rent

	vouchers, provided by the state to those in need, considered as a solution? The voucher could be a loan to tenants for their rent which they will pay back after the pandemic. This seems reasonable vs. placing the financial burden on the backs of middle-class citizens—many who chose a modest lifestyle to acquire rental property. Historically, I have worked with tenants who were experiencing temporary financial hardships. I have also dealt with irresponsible tenants who would try to take advantage by not paying their rent. The lack of guidelines for the pandemic delayed rent do not take into consideration if a tenant has the ability to pay. Section 8 is in place—why isn't it being expanded to meet the needs of tenants during this pandemic? Could it be it is just easier to transfer the financial burden to the private citizen? There will be long term consequences from the current political treatment of housing providers. Many, like myself, are seriously considering selling and re-investing where the political climate has a comprehension of the business side to managing rentals. A large percentage of rental units are "Mom & Pop" small businesses and at some point, the hostile political environment makes it no longer a desirable business; the rental housing shortage will expand.
Lisa	It needs to end in September. I own a property management company and am seeing Owners beyond stressed out with missed payments. We have many renters who are getting state help and still not paying their rent, but the owners are obligated to pay for the utilities and keep the house habitable.
	Just when you think it can't get any worse! Tell when are Landlords going to keep taking this nonsense!
Kathleen	No income for up to 9 months while still having to provide the full service is an undoable thing for most businesses. The fact that it is not even being limited to need makes it even more outrageous. Landlords who violate these eviction stays are guaranteed harsh defined penalties, tenants who have no need and are just taking advantage are not held accountable unless the landlord manages somehow to do it themselves through expensive court actions that may never result in any money back to the landlord. Please come up with an equitable solution that helps those in need from this virus rather than just is a means of wealth transfer from one group to another regardless of circumstances.
Lisa	Our rents are very affordable. The idea that the landlord is evil is untrue and hurtful to those of us working hard to provide affordable and adequate housing.
Thomas	Overriding legally binding contracts between landlords and tenants is socialistic, bordering on communistic, and a breakdown in the rule of law! Police brutality is a breakdown in the rule of law. Once the government begins to violate the rights the people, they will no longer be willing to follow government's laws. When all you do is to steal money from everyone equally, citizens can resent it, but accept it. When you steal from specific groups or individuals It violates the rule of law. If you don't know the difference you should resign because you are unfit to serve this state.
Joshua	Please reconsider eviction protections for tenants. The last four months of protections have already been on the backs of landlords and an addition six months of deferred (with possible risk of never paid back) rents could be devastating to those of us who are still responsible for paying mortgages with the income that tenants contractually promised to pay us. If protections are required for these tenants by the city, maybe the local governments should also be responsible for supporting small business owners / landlords that are also being highly impacted.
Russell	Politicians do not appreciate the time, effort, and money that property owners invest in creating and maintaining quality residential units for people who cannot afford to purchase outright, or elect not to. Most of us have made such investments over the period of years and decades, with the expectation that rents will justify the investments, over time. Now we are being dictated that we must solely shoulder the burden for political shortsightedness at all levels that has created this situation. Grocers do not have to be at risk. Nor do retail sales companies, or car dealerships, or construction firms, or anyone else. Everyone is told that they can get an honest return on their investment, except for landlords. And you consider this equitable and fair treatment? Without an income stream, everyone will eventually go broke. Housing will be lost to big businesses, mostly from out of town, who have zero interest in anything but ROI. The quality of the housing stock will fall to the very lowest level, and no one at mega-landlord operations will even listen to the complaints of the tenants. You know this is true, and yet you have no qualms about bringing this scenario about.

	<p>My wife and I have a smattering of small rentals, which we have built up over decades of hard work and investing. We maintain lower rents than we could command, for the units are all comfortable and well-maintained. We improve them with quality, not for short-term rents, but because it makes business sense to offer quality over shoddy patches. But if we are not able to collect rent, or to rent to persons based on the ability to afford the rent, we will be unable to maintain the improvements, or, ultimately, even the ownership of our units. To make it real to the politicians, I suggest that for every dollar the moratorium costs us, we should be able to deduct penny for penny from our property taxes, which would lessen the impact on us, and shift it to where the actual decision and responsibility lies. If there is a rational argument against this, I have yet to hear it.</p>
John	Seizure of private property without due process is against the law.
Patrick	<p>Speaker Kotek, shouldn't your top priority be public health during this pandemic? Shouldn't your top priority be making sure that the masses who have lost their livelihoods have state support like unemployment insurance? How are you ok with the status quo of unemployment insurance in OR when tens of thousands of people still haven't received the payments your very regulations say they are due? Unemployment insurance allows people experiencing hardship to continue to pay for food and shelter. These are basic necessities at any time, but they are especially important during this pandemic as the key elements to public health. Eviction moratoriums are political theater, not solutions to the core problems of public health. By expecting private, small scale landlords, to absorb losses of rental income, you are only adding more people to ranks of people who are losing their livelihood every day. Most landlords are not Scrooge McDuck, swimming in tubs of gold. They are small business owners who play an important role in local economies. They provide both safe housing and jobs to property managers and tradespeople. Many landlords have mortgages to pay on top of hefty property tax bills. Many of those mortgages are not eligible for deferment and I haven't heard any proposals about a property tax moratorium. In Portland, we have a housing shortage. I know it isn't great political theater, but perhaps finding ways to support the small businesses that provide safe housing in our communities is a viable solution to that shortage. Perhaps, just maybe, improving Oregon's embarrassing unemployment insurance system could be a much more effective solution to the current public health crisis. People need food and shelter. Oregon needs small businesses. Portland needs small landlords. The house is on fire, Speaker Kotek, and you are trying to put it out by throwing more sticks at it.</p>
	<p>Speaker Kotek's proposal, while noble, totally highlights her ignorance of how the world and specifically the housing market works. There is a ripple effect to the freezing of evictions! We have tenants that refuse to pay rent and we have no recourse. We know that some of them are capable of paying but are gaming the system. They believe are getting a "free ride" on the coat tails of misinformed legislation. Even though the rent stops for those of us involved in rental housing, our expenses don't. We still have to pay for common utilities, management, landscaping, insurance taxes and debt service. We provide livelihood for those we employ which in turn helps the economy during this pandemic. These expenses don't stop, and the legislation proposed does nothing to alleviate this burden. Simply put a blanket prohibition on evictions, particularly extended through March of 2021 is not only unfair for landlords but it has a ripple effect of damaging repercussions that are ignored.</p>
Jeffry	<p>Stop already. Taking from Peter to pay Paul's rent goes too far. An extension is way out of line. We understand that Covid can be serious, especially for the elderly with compromised respiratory systems. My personal opinion is that the Democrats want to do whatever they can to make President Trump look as bad as possible for the November 3rd election. Free is not a good price for landlords.</p>
Chad	<p>The "one size fits all" approach to the eviction moratorium has the potential of causing more harm than good. For folks that need it I understand and agree to some extent. For those already on a fixed income it is unfair to the landlord and has a high likelihood of a negative outcome for the tenant you are trying to help. Our complex has several tenants on fixed incomes and one that is manipulating this to his advantage. That said, he usually has no issue coming up with the \$625 rent every month. In the past when he falls behind even a little it is a long drawn out process to catch up, one I can't afford to sponsor in a large scale. With this moratorium he now finds himself three months behind. When it takes two to three months on average to catch up on \$100, I have a hard time imagining him coming up with \$3125, ever. We try to keep our rental rates fair and have not taken advantage of a housing</p>

	"crunch". The never ending additional restrictions, taxes, fees, etc. are taking its toll on us and you are the sole reason for every rental increase we will be passing along, we simply do not have the reserves to float this additional expense. As a result, I find myself with no option other than cutting my losses if he cannot repay the debt in a timely manner. Your attempt at helping folks in his situation is actually causing them to dig a hole so deep they cannot dig themselves out of. When I find myself having to evict because of non-payment and the inability to repay the debt in the time allotted I do not blame myself or feel that I am being unfair, I blame a government that is out of touch with reality. I strongly request that you reconsider how you approach this unfortunate situation.
Jessie	The current landlord/tenant relief legislation does not expire until 3-31-2021. There is no need for an additional piece of legislation as the current one is working. The people and businesses (including landlords) need time to adjust to the current restrictions and see the results of them before piling more on. We need common-sense legislation that is thoughtful & based on facts that are extrapolated after thorough research is completed. We don't need more legislation lead by fear and speculation. It's very Trump-like to lead legislative movements on feelings and not backed by evidence and facts. I never thought Speaker Kotek would be like Trump. But, here we are!
Martin	The government stepping between the law on payment of rent, in a business transaction with a landlord is in effect overriding contract law rules on conducting business between two parties. The extension of the eviction moratorium only benefits the person not paying rent on that contract, while continues to provide shelter but with no remediation for the other holder of the contract, the landlord. By stepping on contract law, and allowing someone in essence to circumvent all provisions of the contract an extension leaves the holder of the contract ill effectual to get remediation or any monies from the other side of the contract, the renter. This allows a renter to defer up to 12 mos. in some cases rent, without any chance of the collection of those rents. In extreme cases, people with jobs, are skirting out of contractual obligations with impunity. Furthering the insult, when the moratorium list, while out thousands in rent, landlords will have to spend up to 4K more in filing eviction and FED to get their unit back to produce revenue again. The unintended consequences are this action provided impunity to the renter, while punishing the landlord by depriving them of due process under contract law. I strongly object to the State of Oregon overriding contract law in this manner. There are other remedies, that can be made that the Government can step up and provide rental assistance to solve the problem, not punish businesses. This will stack small and medium sized rental operators right next to struggling small businesses everywhere, with inability to stay profitable and pushing them to bankruptcy or foreclosure. Blanket eviction bans ignore the unintended consequences to the landlords and leaves the rule of law to Executive orders and statutes that override the basic tenet of Tenant-Landlord law that is abided to which is the lease contract. If you live here, you pay rent. Changing that agreement/contract with statute in a one-sided way does NOT serve all the people fairly and punishes those that aim to provide fair housing to begin with. This in the name of a homeless crisis and preventing homeless ... which is not solvable in this way. I strongly object to any extensions, and no other state is really following this some are already allowing business to try and go on, after the losses from the moratoriums that were put in place (some as short as three months). This is a bad stop-gap measure, that will further problems that the legislature is not addressing: SFR rental going into foreclosure, Small apartments going into foreclosure. Investments running in the red, without an ability to sell the units because NO ONE IS GOING TO WANT TO INVEST IN THIS STATE OR MULTNOMAH COUNTY WHEN IT IS NOT BUSINESS FRIENDLY. Reread the all caps. Then one more time. Speaking for many of my landlord friends, this is the sentiment ... if that is what Oregon wants to do for Real Estate investors, in the name of the homeless crisis realize it will not just affect us who own property now, but future investments - because of these legislative actions that are all skewed towards tenants, and leave landlords in peril. Vote: NO on eviction moratorium extension. Consider this: tenant moved in in March 2020, stopped paying rent on likely a tip from a friend that 'she didn't have to'. Communication has been tried to open up re: ability to pay, or what situation is. Radio-silence. Passing this 6 mos. extension in essence gives someone who is working, won't talk to their landlord ... up to 1-year free rent. This isn't a fictitious account, this is happening to us, real-time in (redacted) building. So where is the empathy for the landlord, trying to do the right thing and run a profitable business. Just like stimulus

	and free unemployment, free rent is just another perk to some, and it is irritating as there are no rules around why they can just come up without rent. No legal remedies, you have killed contract law with these ideas, and we suffer. No empathy at the state level, and you are making landlords do your job of providing rental assistance. Solve it at your level, do not tie the hands of hardworking businesspeople trying to make a living.
Jody	There does not seem to be justification to extend blanket eviction moratoriums. It has already been 6 months. The longer a tenant goes without paying, the less chance they will ever pay anything (too big a hole to dig out from, and would still get evicted if they can't pay it all back, therefore might as well pay nothing). The VAST majority of tenants are working with landlords to work out solutions that work for them. Blanket eviction moratoriums simply puts 100% of the burden on landlords. If the entire community wants to share the burden, that is fine. If the city wants to help tenants that cannot pay, then they should give them aid, like housing support, not just force landlords to provide free housing with no compensation. The burden must be shared, not heaped on a particular set of landlords who happened by luck of the draw to have a covid19 affected tenant. The tenant was unlucky, and they should be helped. But it's not better to simply transfer the problem to another individual (landlord). That's no better. The problem must be transferred and spread to the community, through temporary taxes/bonds, etc. A landlord has to be able to remove a non-paying tenant, and eviction is their only recourse. The ability of non-paying tenants to remain in housing is also pushing up rent prices for everyone else, since vacancy rates are not allowed to find equilibrium. Housing supply remains artificially low, and rent prices go up.
Sharon	This is a really bad idea! Did you know that approximately 60% of the rentals in Portland are owned by small "mom and pop" landlords, who own 1-4 rentals, not by big corporations? I cannot afford to pay my four tenants' rent in addition to my own mortgage! It is not right to treat landlords this way, when they have invested their life savings, plus blood, sweat and tears in their property, and most of us are sincerely doing our best to provide a decent place to live for Portland renters. If you drive all of us out of the business, with short-sighted proposals like this, who is going to end up owning all the rentals in Portland? Big corporations? Banks? REITS? Ask the tenants who THEY would rather rent from, and you'll have your answer! Making Portland the most unfriendly place to own rental property is going to backfire big time, rents will skyrocket because there aren't enough of them, and the only people who will benefit will be the "deep pocket" companies who can afford to ride this out. You need to think this through, and look at the history of what this kind of idiocy produces, and you will see that this is going to produce exactly the opposite of the kind of change you say you want!
Jeremiah	This is unbelievable, we are held to so many Laws and regulations designed to protect the Tenants, but I ask where is our protection? How do we pay our bills? How do we feed our families? The way this Legislature views landlords is something out of a movie. We are not this type cast character of a slum lords who demands rents without any consideration to how this pandemic may have impacted our customers, yes customers. Most of us view tenants NOT as "easy money" as the Governor would like you all to believe but as customers who pay for a product (housing) and we are proud of the product we offer and take pride in customer service and what we have worked so hard to achieve. Before these executive orders and moratoriums most landlords offered payment arrangements to help our customers who had worked in the service and hospitality industry and were hit the hardest. By your shutdowns. way before we were TOLD TO. We also have to deal with evictions for tenants who destroy property and have disregarded all rules TAKING MONTHS TO GET A COURT DATE, they know an eviction that should only take 4 weeks could take months. With that break down in justice and the extra time they continue to break rules step all over tenants who do follow the rules as well as create hostile living environments for everyone else. It is absurd to extend this any further. Please please stop looking at this as if we aren't people too, stop this and see us for who we really are, People just like you who have worked really hard for what they have and also need to feed their families. We aren't saying that we don't feel anything for our customers who have been hit hard by this we are just saying we are people too.
James	This type of action by State government is very disturbing as it erodes private property rights which is a foundation of our State Constitution. See Section 18. The action of the state to modify a private contract between 2 parties without process is derelict.

Karen	We do not need a moratorium on evictions. Most landlords do not even want to evict tenants at this time. Landlords do have hearts, whether that's believable or not. Our goal is to provide housing, not kick people out. Instead of focusing on efforts on of moratoriums on evictions, focus your energy on providing rent assistance and providing assistance to people so they can pay rent. Money should be given to tenants to pay their landlords so landlords can pay their bills and continue to provide habitable housing for their residence. Not all landlords have deep pockets. Not all landlords are rich. Your intention to keep people in housing is ultimately going to create a housing problem because landlords will not be able to continue providing appropriate and habitable housing because they have no income. Tenants are abusing this eviction moratorium and even though they have the means to pay they are choosing not to because they do not have to. If you are going to have this moratorium then the tenant should be required to provide proof they cannot pay, not just the giving the reason they don't have to, so they aren't going to. That's what landlords are facing. Tenants saying until we are required to pay rent, we won't. Then the tenant moves out with five months of rent due and the landlord will most likely never see it.
Malcolm	We have considerable incentives as rental housing owners to work with our residents to keep them in our properties during the COVID pandemic. We can discount rent, create payment plans or, if a property's financial situation permits, forgive rent. What we cannot afford is a longer prohibition on evictions for residents who are not willing to work with us and simply take advantage of the government's eviction moratorium to avoid paying rent. The Speaker and other legislators appear to think landlords will simply start evicting residents who fall behind on rent. This is just not feasible, since it would result in painful levels of vacancy in a slow economy. Do not use the blunt instrument of an eviction moratorium for a problem that is much better solved by rental property owners tailoring solutions that fit their and their residents' unique circumstances.
Sandra	Yes, I am extremely tired of this manipulation of the citizens of Oregon. This government is one sided and serves only their special interests. This has to STOP!
Laura	You are out of your minds! If this is allowed, at least require proof of COVID related issues. There are resources, for example, CAT, in place now which is helping tenants with rent assistance. Allow this to work before restricting the Landlords any further. You are giving tenants free reign to do whatever they choose without any consequences for their actions. Do your research first! There are good landlords out there working with tenants and resources now available.
Marvina	You cannot expect landlords to keep taking the hit like this. We have done our part. Tina Kotek, how about you not get paid for an entire year. It feels as though you want landlords to go broke over this. I pray that whoever is listening to this votes no on extending the moratorium. This continued extending and changing what you say only creates more mistrust for our government officials.
Threat to lose business / Threat to Housing Market	
Kristina	I am not in favor of extending the moratorium. It locks me out from selling my home. I'm not looking to make profit but to mitigate risk by selling my property. I cannot do this while there is a moratorium. Also, home buyers cannot get into homes that would otherwise be available at historically low interest rates.
Steven	Hi, I have worked all my life and very hard to have built this small company to have a stress less rest of my life for a comfortable retirement. You should know how much it cost to get started by coming up with the money to pay for all the permit cost that took me years to save up for. Now I could lose my business, (my retirement) because I can't pay my Resident mortgage, business mortgage, property tax. We have bills too.
Robert	How do you plan on dealing with the bankrupt landlords this will create?
	I am a housing provider and I won't be able to make my payments which include debt service, taxes, insurance, business license, management fees, garbage service and maintenance. I am running out of reserves and I will be forced to sell. I will not be able to re-enter as the added risk and loss of protections is too great.
Antoinette	I am a landlord of 2 properties. if my tenants cannot pay due to Covid, then I would like to see proof. This way they cannot take advantage of the situation like so many tenants are! there HAS to be protection for the landlords as well! Especially those of us who only own 1 to 3 properties. This will

	completely destroy me, and I could lose my property(ies) if the mortgage cannot be paid. PLEASE for once, think of us and not just the tenants.
Meredith	I am a private property owner/landlord! I am not a big business property management company! I cannot afford to keep going without rent money to make my mortgage payment with!
	I am a property owner of Multifamily in the City of Portland and surround areas. I am in the process of selling all my portfolio out of Oregon. They do not care for the Developer or owner who is creating housing for so many. All the law makers want to do is keep charging us for their mistakes. I would change your approach because more and more are moving out of Oregon. Then will you get your funding?
Melinda	I am a single teacher who owns one rental in Portland. My renter has not paid a dime for months and, as far as I can tell, has no intention of paying. It's difficult to say because not only does she not need to prove any connection to Covid-19 to justify not paying, I'm not even allowed to ask when she might be able to pay again, as this could be construed as pressure. As I type this, I am close to tears. I feel like I'm trapped in a nightmare. I'm burning through my savings to pay my living expenses and the mortgage on my rental. I've been hanging on by a thread until the moratorium is lifted. And now there may be no end in sight. I have no options and I am faced with losing everything I've worked for because the State of Oregon is completely unconcerned with the plight of people like me.
Signa	Dear Ms. Kotek, An additional six month eviction moratorium is unreasonable and unfair. Landlords, owners and investors have been burdened enough by carrying rent debts for five months already. We have felt the financial impact of COVID-19 with increased costs, not just decreased income. As a landlord, I believe it is unlikely that tenants who have not paid rents so far are going to pay their rent at all. Adding six more months of non-payments is not a solution as landlords like myself won't have the financial resources to keep up with this extension of the eviction moratorium. Many landlords are facing delinquency rates of up to 30%, with a particular focus on landlords of low income tenants. The government needs to find a better solution, like paying unemployment benefits, so that tenants can pay their rent. Please consider that the solution you have proposed is not viable. Thank you. Warmly, Signa, Landlord, single mother and entrepreneur
Darrin	I am astonished at the shortsightedness of Speaker Kotek and her one sided priority of extending the eviction protections for another six months. My wife and I are not big time investors with deep pockets. We are a part of team of investors who pride ourselves in fulfilling our end of the rental contract by providing clean, safe and affordable housing. Our management team is working tirelessly to keep lines of communication open with people who are struggling to pay their rent during these challenging times and to develop payment plans that work towards mutually beneficial outcomes. Extending the moratorium without providing relief to those responsible for the mortgages means that we cannot afford to put money into a property that is not producing cash flow and means we are at risk of losing that property to the bank. Furthermore this position sends a message to us and to other future investors that Oregon is politically positioned to be anti-investment and that we should take our money elsewhere. A blanket moratorium on evictions communicates to renters that they do not have to fulfill their side of the contract. Why not offer financial help to those specifically impacted by Covid so that they can? There must be a better solution that is mutually beneficial.
Jennifer	Most landlords do not have the luxury to be able to afford to continue to pay mortgages when renters do not pay. This only encourages renters not to pay their rent even when they have the ability to do so financially. In the long run this will encourage owners to sell their rental properties and cause even less available rentals in the market and making affordability for renters even further out of reach.
Karina	Prolonging Eviction moratorium will ruin the housing market for future tenants. A lot of tenants are taking advantage of it.
Nicole	I have grave concerns about the laws only catering to tenants. I am a single mother attempting to rent my one rental property that barely pays for the mortgage itself. Please look at both sides of the issue. I do not have the means to provide for two households. I will be forced to foreclose without any recourse.
Kathleen	I have tenants who I know are planning to abandon their home and not pay past due rent. One owes \$3800. Tina Kotek should have to pay it for them if she wants to extend another 6 months. If I can't

	pay bills and make a bit of a living (I'm retired and that is my retirement) then I'll sell and there will be no rental housing by me.
	I have two small apartment buildings with tenants in each one not paying rent. I need their rent to pay the mortgages. We will not be able to help the tenants if I'm facing a defaulting mortgage on both buildings. Landlords need the help now. I feel that the tenants are taking advantage of us and the city is helping them do this. Time to help the landlords
Loren	I'm a small investor with two properties. These moratoriums do nothing to protect the landlord and only encourage tenants to miss rent unnecessarily. I agree that tenants need some protection in these difficult times, but there are ways to do that without hosing the landlords. Creating such an obvious financial pitfall for landlords will only lead to the exodus from rental property ownership and drive up rental rates further due to lack of supply. Please consider not only the tenants in these measures but also the landlords.
	It's appalling to think the leaders of our community think giving tenants a free ticket to not pay rent - with no accountability or support for the landlords - is OK. Landlords provide housing, take all the risk and cost of the property and depend on that income to survive. Landlords are an integral part of the community too who pay taxes and deserve the same representation to protect them that tenants do. Landlords, including myself, are selling and leaving this community due to lack of leadership.
Doug	Like most mom/pop landlords that own less than a hand full of rental houses after not being to collect rent for the last (going on) 6 months we are going to sell out once our current renter leaves and put our money elsewhere. Mom/pop landlord sell off will cause the number of available houses to drop and the rent to go up. Good luck for people wanting to rent something larger than an apartment. My tenant claims he is so busy working 14 plus hours a day he doesn't have time to pay his rent. This is very short sighted. They are hurting themselves. Way too much government control. If the government is okay with people taking advantage of the system that is one thing if they force the people who have invested in rental houses to be taken advantage of that is wrong.
Grace	My rental house is my ONLY source of income at this time. If my renters stopped paying rent it would be financially devastating to me!
Jeff	My tenants of 4+ years are moving away from Portland. I will not rent again due to your pathetic Portland and State laws and am selling out no more of this socialist BS. BYE
Karen	No! The homeowners have rights also and need to receive the rental income.
Cheri	Putting one more thing on Landlord's back's is going to destroy the availability of properties for rent especially in Portland. How can you possibly expect landlords to go without rents another six months when they've already gone without rents for such a long period of time now. It isn't right and it isn't fair. I have two separate tenants who owed me \$8000 which I was going to court with on April 10th. It was money owed prior to Covid. I have not been able to resume court to even collect the money due prior to Covid and now we are giving them six months more plus the time they've had during Covid plus the money owed prior to Covid?
David	Speaker Kotek is trying to make herself look for her own political motivations all the while Totally ignoring property owners contractual obligations to pay mortgage payments each month - set aside annual property taxes that will be due in less than 3 months - monthly payments due for required Insurance - and continuous ongoing legally required maintenance obligations. She is sinking property owners financially with no regard to this whole class of constituents and the long term effects that will be realized with respect to the availability of future rental properties after landlords sale their properties to 1st time home buyers and leave the rental business in droves.
Carl	The moratorium on evictions is so much BS, I can't stand it. It is a contributing factor to me actually trying to sell 24 properties and flee the state. Property Owners should not be singled out with the assumption they can afford to carry tenants until things improve. Why not let them buy their gas and groceries and insurance and doctor's visits under the same rules? It is not needs based and absolutely stupid on every level given the way our society operates with a capitalism model. How about you throw tax dollars out to reimburse landlords for losses, or better yet, follow the wisdom of those at RHA suggesting this needs to be needs based and supported with vouchers. How about you let us garnish 10 or 15% of wages from those that depart us owing money until we're caught up? How about you help us with tools that helps us find and collect on people that flee? It is no more our fault

	for this situation than it is for tenants - why penalize us more for trying to provide them a service for a fee, just like every other business in our society does. Why don't you take responsibility for collections and absorb the difference if you cannot rather than inflicting all of the pain on a few. So far, (most of my) tenants are basically current, but I expect issues soon as this drags on and people are not allowed to work. I digress.
Burns	The small investor cannot possibly absorb rent not being paid for another six months. This extension of the moratorium will adversely affect us. This will cause the eventual bankruptcy of the small investor, which in turn will decrease the amount of affordable housing in the market. This option has the exact opposite effect of what Ms. Kotek is looking. I am strongly opposed.
Nicole	There needs to be a balance between a tenants rights and the landlords rights. As a long-term landlord of more than 20 years I empathize with everyone's situation at this point, not only tenants. However, how are landlords to survive this if they do not receive rent and at the end of this have barely a recourse to recover the losses? This could send Landlord's into foreclosure and caused our economy greater problems then allowing tenants or extending tenants rights to nonpayment or deferment of payment. Please, please acknowledge that landlords are people in need as well, I need laws Enforced as well that protect us! Extending this could bankrupt numerous landlords especially those of us that have smaller units. Do NOT extend this any further.
Mike	This is a ridiculous extension. There are plenty of job openings and this moratorium has gone on long along. You are literally destroying the income of property owners and they have no possible relief. Please stop this insane extension.
Phillip	This is very poorly thought out! Without rental income from my rental, I would lose the property. Any protection for renters MUST provide equal protection for owners!
Garry	This will force me to sell my rental property and force my tenant out. This will cause property values to decline and reduce property tax revenue for the state. Have you considered this?
Beverly	What about the Landlords? How do we pay our mortgage if we can't collect rent? Anyone who is a landlord knows it is not a highly profitable business... one's equity is in the property. There is usually just enough cash flow to pay bills and save enough for regular maintenance. If landlords can't collect rent, they will not be able to keep their property. ONE SIZE does not fit all, we should know that by now!
Kiely	What her desire fails to understand is the perspective of the landlords - the people who actually own the homes that these renters are staying in and the other half of this equation. Without the ability to collect rent until October 1st, 2021, that would mean that in many cases, these same landlords will have not collected rent since the spring of 2020. How can we continue this? You cannot make a sweeping decision like not requiring rent without understanding that you have completely failed to take into account the results of your decision. Your shortsightedness is truly frightening. Does Kotek desire to have the rental market absolutely crumble? Being a homeowner and landlord myself, if my renters stop paying rent, I would lose my home. It's pretty simple. Another result of this decision is the fact that landlords are going to be selling their homes left and right and I can't blame them. The risk of moving people into their home is becoming too risky. This results in fewer units available, higher rents, and more people being boxed out of the rental market. Another reality that is completely overlooked.
Suzanne	With an eviction Moratorium, property owners are at severe risk of having no way to pay their mortgages, taxes and insurance. I for one count upon rental income to pay my bills. I understand job losses, but just like everyone else I have to pay my bills. My tenant of 3 years did not pay rent for March, April, May, and June. Then she disappeared during the night. Extensive repairs necessitated another vacancy month in July. The property is now rented as of August. I have no way to recover the lost rent and damages as I do not know her whereabouts, and she has until March 31, 2021 to pay outstanding debts which she believes are not her problem owing to coronavirus and her lost employment. I am owed over \$9000. I believe that this tenant received unemployment monies although I have no way to verify this. Landlords should have the right to know if tenants are receiving unemployment in such a way that a percentage of those payments should be directed towards a tenant's housing debts. The laws protecting tenants need to also fairly provide protections for property owners as well. My mortgage, taxes, and insurance are long overdue by March 31, 2021. The

	housing crisis will only get worse if property owners cannot pay for their properties or choose to sell as a means to get out of a bad situation. I for one am planning on selling as the city of Portland is untenable for landlords!
Jeremiah	As a small, local landlord, I am appalled at the audacity of our local leaders to continue to shred our ability to pay our mortgages and retain renters who pay their rent so we can. Our banks will not continue to sit by and allow us to keep pushing the mortgage out until the end of the terms. Eventually, balloon payments will be due for all the unpaid mortgages and the tenants are not saving up thousands of dollars to pay us back--it will be the bankrupting of all local landlords. We are families, neighbors, husbands, wives, we live here, shop here, and VOTE here. We want you to stop punishing us for choosing to do business in the state of Oregon. This is not sustainable. Continuing to force landlords to house people who refuse to pay for the roof over their heads is not an answer to the problem; it's theft.
	Making Matters Worse for Tenants
Katy	Extending the eviction ban another six months would ultimately hurt the people it is trying to protect, because the debt they would be required to pay back at the end will far exceed what it is today and will get them into a bigger hole. Just for easy math, let's assume someone's rent has been \$1000 per month during this pandemic, and they have not been able to pay since the start (April), at the end of the current eviction moratorium, their debt will be \$6000, that will need to be paid back, however, if you extend another 6 months, you will ultimately make it possible/probable for that debt to reach \$12k, and I can tell you right now that anyone affected by the pandemic is going to have a harder time being in debt \$12k vs them being in debt \$6k.
Dawn	I manage an apartment complex and Your Eviction Moratorium is putting my residents at risk. I have many people that are out of work and this is helpful to them, but there are also many others that are choosing not to pay rent because they know there is nothing that can be done about them. These are also the same people who have moved in squatters that have taken over the property with their criminal activity, loud fighting, many vehicles in and out of the property, doing drugs in their vehicles and on the property, putting the lives of the minors on the property at risk by the way they drive in and out of the property. This moratorium has put their eviction process on hold indefinitely and we need to be able to remove these disruptive and dangerous people from the property so the other residents can go back to enjoying their homes.
	If you keep stopping the evictions people who own these units are going to sell and move out of the state. There is enough help out there for the people who are really having a hard time paying their rent. There is no reason to keep hurting this industry. Enough is enough. We need to get back to business and get our units rented to people who truly want to pay their rent. If you want to do this, then you pay the owners that are suffering because you have taken away their livelihood. People are taking advantage of the moratorium. You are also are not helping the ones that cannot pay their rent as they will never be able to pay all this back rent.
Jennifer	I'm a tenant in a duplex in Portland and work for a residential property management company. The eviction moratorium is hurting both tenants and landlords. My landlord is a small independent landlord and does not make money off the rentals - they pay for themselves with only a little left over. Many of the property owners that work with the management company are also small landlords with only one single family home or duplex that pays for itself with little to nothing left over. I understand there are big landlords with many units, but assuming all landlords are like that is doing far more harm than our legislature realizes. Tenants need to take personal responsibility for their finances and seek rental assistance as needed. It shouldn't be the landlord's responsibility to supplement the tenant's rent expenses. Not all landlord's can afford it and landlords should not be punished because a tenant is struggling.
Leah	Sometimes we do things with good intent... but they turn out to really be an in justice. I currently have a tenant who has not paid rent since Feb 2020. Their current balance due is \$6,615.00 and if the moratorium is extended how would they really be able to reasonable repay the balance due? Is this moratorium really helping them or is it really doing them an in justice? By allowing them to generate

	large balances to pay off in the future and at some point they will need to double up on rent to pay the balance due or they will leave owing balances that they may never be able to pay off.
Tom	The eviction moratorium is bad public policy and eventually amounts to an illegal taking of property rights. As for the policy, if we as a society want to protect people from being evicted for living for free in a property owned by someone else, then the government ought to fund the rent payment. The government should not put the burden of non-payment on the back of the property owner. As for the illegal takings, the US Supreme Court has held that the government can temporarily infringe on property rights without compensation during an emergency. An emergency by its definition suggests something of urgency. The pandemic is a problem, but it is not an emergency. A one-year eviction moratorium cannot be construed as an emergency measure. Lastly, the longer the government allows tenants to live for free in another citizen's property, the worse the day of reckoning will be for the tenant. Non-paying tenants are ruining their credit and rental history and are accruing a debt that they will not be able to overcome. The amount will become so large that a property owner will have no choice but to evict the tenant because letting them stay and attempt to pay the past due rent is something they will never be able to overcome in any reasonable period of time. While the government is putting a patch on the issue, the long-term harm to the tenant is nothing less than predictable.
Tracy	The eviction moratorium should not be extended. This is detrimental for housing providers who have mortgages to pay. This only gives tenants who don't want to work or care about their credit the opportunity to live for free and never pay back. The rent they owe will be so high they will never be able to repay it. Businesses are open and there are currently jobs available for people willing to work!
	This isn't a solution to the problem. You are only delaying the inevitable. How many people unable to pay rent or a mortgage now, will be able to in 6 months. Nothing is gained and you will still have to address the real issue in 6 months. Tough decisions aren't always easy. Sit down with other elected officials, property owners and other business owners and work towards a solution that will make a difference.
Karen	We do not need a moratorium on evictions. Most landlords do not even want to evict tenants at this time. Landlords do have hearts, whether that's believable or not. Our goal is to provide housing, not kick people out. Instead of focusing on efforts on of moratoriums on evictions, focus your energy on providing rent assistance and providing assistance to people so they can pay rent. Money should be given to tenants to pay their landlords so landlords can pay their bills and continue to provide habitable housing for their residence. Not all landlords have deep pockets. Not all landlords are rich. Your intention to keep people in housing is ultimately going to create a housing problem because landlords will not be able to continue providing appropriate and habitable housing because they have no income. Tenants are abusing this eviction moratorium and even though they have the means to pay they are choosing not to because they do not have to. If you are going to have this moratorium then the tenant should be required to provide proof they cannot pay, not just the giving the reason they don't have to, so they aren't going to. That's what landlords are facing. Tenants saying until we are required to pay rent, we won't. Then the tenant moves out with five months of rent due and the landlord will most likely never see it.
Nick	A blanket policy with no regard for property owners who have increasing expenses to pay is the easy way out. Passing the buck has always been the policy for weak politicians and is a great example of poor governance. There are tenants have been taking advantage of this moratorium for months with no intention to pay the money owed once they are evicted.
	According to 2015 survey data from the US Census Bureau, more than 3/4 of all rental properties, and 2/3 of all rental housing units, are owned by INDIVIDUAL landlords. Many, if not most, of these owners rely on their net rental revenue for their retirement income. And most of these people also own near where they live, vote and pay taxes. Allowing all tenants to avoid fulfilling their contractual and moral obligation to pay rent, without any conditions or restrictions, is a blatant act of political warfare against middle-class retirees. Not to mention the violation of the Contracts Clause of the US Constitution.
Lisa	As a property manager, extending the moratorium won't allow me to evict or collect over \$10,000 from a resident who was on sheriff lockout prior to COVID and is still residing at the property. This

	person daily orders takeout, has unpaid reserved parking for their Lexus, and unpaid utilities/rent. Also, people are still receiving assistance through unemployment with additional funds included or are able to work from home. By giving extra unnecessary & additional time, people have been taking advantage of the system. Many of my residents in the last 5 months have purchased brand new cars, ordered massive amounts of large home goods online, and have broken leases to buy new houses. This does not reflect a population struggling to pay rent. Cap the moratorium to lower income populations who need the help, not high-end conventional properties full of people who can afford their homes.
Renee	Honest tenants are already going to struggle to repay back rent. Less honorable tenants may just not even attempt to repay back rent. Landlords have expenses, too. Stop the blanket eviction moratorium and make tenants demonstrate need. My tenants who have gotten behind 2-3 months' rent often have needed 12-18 months to repay the amount. A couple of dishonest tenants have cost me 4 months' rent and up to \$7000 in attorney/court costs to get them out of the apartment. Not all tenants are honest people !
Tom	I am vehemently opposed to any extension of the moratorium that does not include language requiring that tenants not paying rent must prove hardship related to Covid and must communicate and cooperate with their landlord regarding Repayment plans. I am not for evicting folks that are truly suffering the effects of Covid, but neither should we be giving tenants a free pass and create a system with the potential for abuse that is currently in effect.
JT	I DO NOT SUPPORT MORATORIUM EXTENSION. Extending the eviction moratorium will have a severe negative impact on my family that owns ONE rental unit where the rent has not been paid for 4 months by a person who has a job, drives a luxury vehicle, and is a member of the MAC club. I rely on this rent in my retirement. Completely unfair. If Oregon wants to help renters, then provide rent assistance to those who need it vs forcing retired one-unit owners to foot the bill. EVICTION MORATORIUM IS COMPLETELY UNFAIR AND UNCONSTITUTIONAL.
Connie	I have a tenant running a day care business from her home, as documented by her picture and account in the Oregonian. As you know this is not permitted according to our rental agreement. Tomorrow I am touring the home for damages, with the knowledge that if there is any, I can't do anything about it.
Kevin	I know some of my tenants are working and haven't paid rent since March. This has burdened us financially and has also hindered our ability for regular maintenance and general upkeep of our properties. I have been in contact, regularly, with those who have fallen behind and most have made repayment arrangements, some that may even surpass the March 31st deadline and that is fine as long as we are working together. To extend the moratorium any further than September 30, would certainly hurt a small company like us. Let us work with those who are willing and remove those with whom are not, to save our business and our properties.
Teena	I'm a manager for a complex in Milwaukie. I have seen firsthand how tenants are taking advantage of the no eviction moratorium. I see them go off to work every day and come home every day like normal times. But they say they can't pay rent. I know in my heart many are not ever going to pay rent because they see a free ride. In the meantime, our apartment bills still need to be paid on time. It's a great hardship for any one with rental properties. And sad that our great state has allowed this to be the agenda for people that can and will take advantage of it.
Chris	My tenants are paying their rent despite COVID-19. Nevertheless, I oppose extending the moratorium unless you put some relief for landlords in place. There is nothing in your moratorium to prevent tenants from getting months behind on their rent and then just moving unannounced at the end of the moratorium, stiffing the landlord for their own gain. This legislation must be opposed.
	No, hard enough with residents that have the ability to pay and are taking advantage of this moratorium. the ones that are in financial hardship are paying their rent with their unemployment benefits or found a different job.
Karen	Please do not extend moratorium. My tenant is taking advantage of not paying rent for the last 3 months! I will lose my house! It is an income for me and my family. Please do NOT extend!
Brian	The eviction and foreclosure protection is totally wrong, I am a Democrat, small business owner and have a rental unit. The way this extension is written it gives protection to those who are employed

	and earning a salary to say, " I am not paying rent because the law protects me". The State of Oregon should assist residents and not place the burden on the owner.
Marla	The most difficult thing to understand with this process is the fact that unemployed tenants are receiving more than double their normal wages and instead of paying rent, which they were able to do on their normal wages, they are out shopping and buying new washer and dryers etc. (true story) and are waiting for our Governor to forgive all past rent due. When we can finally remove these tenants who are scamming the system they will just walk and there will be no way to recover the losses. Meanwhile some of my Owners were borrowing money to pay their mortgages. My income was cut in half but since I am self-employed there was NO HELP, despite the supposed PPP and self-employed help. Does not exist. Irregardless of that fact. Who in our government is so blinded by what is so clearly obvious? 2 adults receiving \$2400 per adult in a family plus their regular unemployment monthly, and can't pay their rent? Then to stand in line to hear two women laughing at how the food stamp program upped their amount to \$1500 per month. This is unbelievable leadership and needs to be rectified now. This is not caused by Trump, by the way. And I am not a Republican but can see clearly who is at fault.
Fikreta	This extension is against any laws ever made. This should not happen any longer, as lots of tenants are taking an advantage of COVID to avoid their rent paid. This is discrimination towards landlords. This should not happen!
Amy	We do not want another extension! Homeowners/landlords that only have one rental property are struggling. Some residents, NOT ALL, are taking advantage as they do NOT have to prove COVID19 has affected their income! Some are receiving benefits and choosing not to pay rent.
Suzi	We have a tenant that has allowed an unauthorized occupant to live in her garage. The neighbors complain that they can hear fighting between tenant and unauthorized occupant, plus tenant and her guests have been known to stand out in her front yard after 10:00pm loudly cursing and use racial slurs. Said tenant is making life difficult for those around her. With the eviction moratorium extended, this basically gives our tenant a hall pass to continue on with this behavior. I know that landlords typically do not receive a lot of sympathy, but what about the other tenants?
Michael	We have already experienced 1st hand the willful abuse of this moratorium by renters who are not affected by the virus shutdowns or reduced hours. They have spread the word with devastating results. Any more time on an extension would be a business killer for us and many others. As others realize they can get free rent with no consequences, there will be an avalanche of nonpaying renters resulting in losses of countless thousands of dollars and in many instances bankruptcies. PLEASE at least require evidence of hardship from the virus or something else.
Ron	We have tenants that have stated they are able to pay but are striking as a political statement. Everyone else is either paying or on modified payments due to hardship. PLEASE DO NOT EXTEND THIS LOOPHOLE ALLOWING PROTESTORS TO SIMPLY NOT PAY RENT. We are forced to cut maintenance and increase rents for other tenants to meet our expenses if this continues.
	We have tenants that haven't paid rent for 5-months and I'm pretty sure next month's rent won't get paid either! Have another tenant that told me straight to my face if I don't reduce the rent from \$1200 to \$1,000/month he will not pay rent at all. I told him he can make partial payments. He goes NO, you take 1,000 per month I will pay, otherwise I'm not paying. And he hasn't been paying, even though he has the \$. This is ridiculous. I tried having my \$90/hour handyman giving me a few months to pay, or the roofer, and plumber. They just laughed at me. When is enough, enough? You can't shift the burden on a small segment of the population. This can't be legal causing hardship and putting years and years of hard work and savings down the drain. The legislators are ruthless bullies with no common sense relying on other peoples \$ and property!
Esther	Where is the proof they cannot pay their rent? What if they are just taking advantage of the situation? This is a terrible idea. If someone has difficulty paying rent, what happens when they are supposed to pay it back? Their rent is now doubled; they will never be able to pay it. Why are the policy makers so against landlords? Against those who are providing a service and a place to live? Please quit writing blank checks for not paying rent. They need to be required to communicate with the landlord and state the reason they cannot pay rent. No blank check.

	Unemployment Benefits
Cliff	Dear Speaker Kotek, an additional six-month rental moratorium is unconstitutional. Landlords have suffered enough, they have shared the Covid burden. Landlords believe it is unlikely that tenants who have not paid rents so far are going to pay their rent at all. Landlords don't have the financial resources to keep up with an additional demand from the government to extend the eviction moratorium for an additional six months. They are facing delinquency rates of up to 30%, with a particular focus on landlords of low-income tenants. Government needs to do its job and pay unemployment benefits so that Tenants can pay their rent. Now is the time for the Government to do its job, not to kick it out to Ma /Pa investor.
Samantha	I believe that the eviction moratorium shouldn't be extended another 6 months as there are plenty of options that have been given, funding given and businesses hiring for tenants to find ways of getting their rent paid back or kept current.
Dhananjay	This eviction ban is unfair on the hard working property owners who have to bear the burden of the state. Covid 19 needs a systemic approach from government including serious unemployment benefits. Otherwise the state of Oregon becomes unattractive for continuing investment. Please do not consider extending the moratorium, it will create further problems for hardworking citizens
	This is very one-sided and unfair to small landlords like myself. I have only 2 units and with tenants not paying rent, I cannot pay my mortgage. In addition, being on mortgage forbearance has affected my ability to get approved for loans. Instead of directing 100% of the unemployment checks to tenants, there should be a system to have a portion of the unemployment benefit withheld from the tenant and paid directly to the landlord.
Emil	I disagree the speaker of the house to extend the Eviction Moratorium by six months. Landlord cannot allow that to occur. I like to let the Oregon House Speaker, Tina Kotek, hear my voice. An additional six-month eviction moratorium is unreasonable and unfair. Landlords, owners, and investors have been burdened enough by carrying rent debts for five months already. They have felt the financial impact of COVID-19 with increased costs, not just decreased income. Landlords believe it is unlikely that tenants who have not paid rents so far are going to pay their rent at all. Adding six more months of non-payments is not a solution as landlords and owners won't have the financial resources to keep up with this extension of the eviction moratorium. Many are facing delinquency rates of up to 30%, with a particular focus on landlords of low-income tenants. The government needs to find a better solution, like paying unemployment benefits, so that tenants can pay their rent.
Lori	Please do NOT extend the eviction moratorium. With unemployment benefits being extended and the 'extra' weekly monetary benefit, folks out of work should be able to pay their rent. AND giving them the opportunity to get further behind will make it that much more difficult to catch up in the future.
Pat	This is a very bad idea. There is no reason to extend the eviction moratorium. Tenants that are not paying their rent now are not going to start paying their rent with an eviction moratorium extension. We as landlords and investors should not be made to carry the burden of tenants who cannot pay their rent. If you want to solve the problem, extend unemployment benefits for six months. At this rate you are going to force low income landlords into bankruptcy and then they will pay no taxes. Please do the right thing not the politically expedient thing. If you extend the eviction moratorium this will come back to bite you come election time.
Need for Emergency Rental Assistance (Vouchers)	
Dianne	Calling this a rent "moratorium" is a guise for the reality that as the amount of debt a renter incurs in unpaid rent, the more likely it is he/she will not repay it. The National Apartment Association reports that Rental debt recovery is only 40% if the amount of debt is under \$400 and dips to less than 5% when the debt exceeds \$4,000. As of the end of July I had many tenants with rent debt of over \$5,000. By the end of the current September moratorium I expect these tenants to be about \$7,500 in arrears with others following close behind. If the moratorium is extended another 6 months, the tenants in most trouble now will likely exceed \$15,000 in rental debt with others burdened with high debt loads they can never hope to repay. What cruel future lays ahead for renters already up to their necks in debt? Living rent free for a year seems to be a great deal for

	<p>those who have no intention of ever paying the debt. And for those who do, how long will it take? 1 year? 3 years? 5 years or more? The debt recovery rate is guaranteed to be abysmally low and probably too late for a great many landlords who need the income to pay for ongoing expenses. At what point does a moratorium that forces a property owner to allow the public to use his property for no payment and with a historical guarantee of little to no income recovery result in the loss of the landlord's right to use his property for its intended purpose? The solution to the rent crisis is simple! The system to do it is already in place – no new agency needed - and everyone a winner. Landlords can go on providing necessary housing for people who need it, and renters without means can be assured they can stay in their homes. By providing Section-8 Vouchers to renters who need rental assistance during the Covid-19 crisis. The public will take note that the Legislature is taking the crisis seriously and responding responsibly whereas the consequences of an extended moratorium are obvious to everyone by now - that they will destroy the housing market and people's lives by burdening both renter and landlord with failure and debt. Punishing landlords with more and more regulations can only end badly for everyone. Let's not play games – let's all be winners and use the public alternative that already exists with rent vouchers.</p>
Lisa	<p>Dear Lawmakers, Housing providers are simply not able to continue to subsidize tenants who can't pay rent. I have worked with all my tenants to assist them during this crisis, and I am grateful that many of my tenants are making a dedicated effort to pay at least some rent. I have accepted substantial losses by forgiving rent for my tenants such as a family owned restaurant in Astoria and my residential tenants who have been struggling. But I need you to know that I am struggling too. My tenants in one building were smoking on their back porch and set their porch on fire. I had to immediately pay several thousand dollars to have the porch rebuilt to maintain my tenants safety while at the same time forgiving their rent. I have ongoing maintenance at all the units I manage which cannot be delayed. I have clients who depend on rental income for their monthly income. Some of the property owners I manage for are retired, and their only income is from their rental units. I have an owner who is a single mother. She asked me to rent her house for her after her spouse died unexpectedly, and she moved next door to her best friend who could assist her with childcare. This owner's tenants are not paying their rent. She has blown through all her savings covering her mortgage because she was not able to get a mortgage deferment. ALL of my property owners own one or maybe two properties. NONE are rich people. I have an owner who inherited a duplex from her father, and it is her sole source of income. It is unconscionable to expect property owners to single handedly support tenants who are unable to pay their rent. Some of my owners do not qualify for mortgage deferments because they have private financing and mortgage deferments do not apply to private contracts or hard money loans for those individuals who don't qualify for mortgages. Some of my owners are retired and rental income is their only source of income. NONE of my owners including myself can stay afloat if we are unable to collect rent. Efforts to assist both tenants AND housing providers must center around providing grants and financial support to tenants so that they have the ability to pay their rent. I can't subsidize my tenants any longer. I am not rich. In addition to my lenders, I need to pay my vendors. They depend on me for their income. This includes my general contractor and his crew, my appliance supplier, my bookkeeper, my gutter vendor, my cleaning crew, my landscaper, my carpet guy, my pest service, the list goes on and on for all the people who depend on my business to stay ahead of their expenses, and there is no way for me to pay them if I cannot collect rent. In order to keep units safe, habitable, and comfortable for my tenants, I must be able to cover the ongoing cost of maintaining the property. I am not a rich person. My owners are not rich people. Please don't make the mistake of assuming all housing providers are fat cats who are living off others. I work long days for my owners and my tenants. I strive to make sure my tenants are comfortable, supported, and safe. I work hard to make sure that the units I manage are well maintained and that my owners can trust me to keep their properties from falling into disrepair. I am a one-woman business with a family to support. I usually work until 9 p.m. each night and all day on Saturday to keep up with my workload. I know every tenant personally, and they all know that they can call me if they need me, and I will be here to help them. Just last week a tenant called me at 10 p.m. because they had locked themselves out of their unit and I drove across town to let them back in. I can't continue to support my family, my tenants, and my owners if I can't</p>

	<p>collect rent. My fees are paid out of incoming rent. If I can't collect rent, I don't get paid, my owners can't cover their costs, my vendors don't get paid, and the properties I manage don't get maintained. There is a terrible rodent outbreak in Portland right now. My pest service is treating multiple properties for rats because with all the restaurants closed, rats are foraging further to find food. But my pest service will not work for free or for deferred payment. Please do not put housing providers like me in a position where we are unable to provide the services tenants need because we have no income. Please do not put me in the position where I have to tell my elderly owner who is a full time caregiver for her disabled husband that there is no rent coming in from the duplex she owns outright and depends on for her monthly income. Please don't put me in a position where I have to tell my single mother owner that she will not receive any rent from her house and has to find a way to cover her mortgage. I am fully aware that it is not the fault of my tenants if they cannot pay rent. But it is not the fault of my owners either. Yet they are the ones who end up suffering. I implore you to develop a rent assistance program to help tenants in need to pay their rent so that my owners and my vendors and I can continue to maintain our lives and take care of our tenants.</p>
Stacy	<p>Dear Legislators, Expecting a business to give up their income over and over again teeters on tyranny. Do we ask McDonald's to feed all the hungry? Do we ask doctors to heal the ill without compensation? Our landlords are business owners who provide housing. These business owners (landlords) are still being expected to pay their mortgages, utilities, repairs, taxes, etc. Do our legislators plan to drop the property tax burden for landlords? Residents who get behind on their rent, have an incredibly difficult time getting caught back up. Have you yourself ever gotten behind on bills? An extended moratorium is not going to help these citizens. What Residents need is government assistance. They need a program they can apply for. Stop putting the burden on the landlord. It's time the State of Oregon gives up some of their budget.</p>
Alexandra	I think it's a great idea to provide housing vouchers directly to the landlords on behalf of their tenant so the funds go directly to rent.
Cathy	What harm would come from tenants needing voucher, showing proof of low income or no income?
Samantha	Elected Officials need to work towards getting rent assistance out to tenants so they can pay their rent and straightening out the unemployment system before they place more of a burden on another group of people who are also struggling- landlords. Homeowners who rent out their home are also struggling and unemployed like everyone else, so why should they foot the bill. This will only eliminate necessary housing and cause more of a shortage. Many tenants who can pay rent are taking advantage of the moratorium while some are also destroying property they rent.
Mariah	Extending the eviction moratorium without providing direct financial relief to both landlords and renters is doing more harm than good. I have already cut expenses everywhere I can by eliminating all non-essential spending, and money is still incredibly tight. I am having to postpone badly needed work and improvements, including replacing roofs before it starts raining, and I can't cut spending anymore. Additionally, for residents who aren't paying their rent right now under the protection of the eviction moratorium, the longer their balances accrue the less likely it is that they are going to be able to pay it off in the provided amount of time. Most renters (myself included!) are not in a position to pay two months' rent for six months once the moratorium expires! Renters and landlords both need assistance in the form of direct rent assistance, not deferring ever increasing balances.
Pat	Extension of the eviction moratorium in the absence of significant direct rental assistance for the tenants is not solving the problem. Instead, the lack of assistance will burden residents with unmanageable debt, embolden residents that are taking advantage of the moratorium to avoid paying their contractually obligated rent, and remove all tools and incentives for the landlord to distinguish between the two situations in their response to help residents in need.
Laurie	Hello- I am a landlord and though I've been lucky enough to have been paid rent through this pandemic I know others have been not so lucky. There are two sides to every situation and I hope you take in consideration the landlords who are struggling to pay their mortgage due to non-payment of rent. Unfortunately, there are people taking advantage of the moratorium and not paying because they know there is no consequence. Not because they can't afford it. I know also there are some people who have not received any assistance from the government and are unemployed. I just ask

	that you not extend moratorium and have another way for people to apply for assistance if they need it.
Ann-Marie	I am on the front lines of working with tenants to help them stay in their homes. The vast majority of tenants understand that most owners and managers cannot afford a long period with extreme uncertainty about income. They want to pay rent and should get help to pay rent. The tenants that are struggling are line cooks, self-employed photographers, tattoo artists, baristas, line cooks, retail salespeople etc. They need help to pay the rent, not help to avoid paying the rent. Get money into the hands of people who need it the most instead of punishing the ones you find politically easier to target.
	I am tired of political pursuits destroying our communities. A voucher system based on need is a reasonable solution. The current moratorium is not fair to landlords with tenants able to pay their rent but withholding it while the landlord has to defer paying their mortgage. The landlords are the ones providing housing, help them continue to do that.
Ami	I believe that tenants who really need help should be able to apply and qualify for help. Landlords too. To categorically deny non-paying tenants the right to pile up debt they have no way, nor any intention, of paying back is wrong and hurtful to those who strive to provide good quality housing.
Rose	I do not support extending the moratorium on evictions. This puts a wholly unfair burden on private property owners, especially the small landlords who are often struggling themselves. Eviction is the only way to legally get a non-paying tenant off one's property. Denying landlords this option may be an unconstitutional (a) taking and (b) retroactive change in a private rental contract. in my opinion. If the government wants to help Oregonians during COVID-19, the government should not shift the funding and psychological burden to one private, tax-paying group (landlords) -- the government should own it's concern and "action" and instead ITSELF fund and issue vouchers for rent payments after setting qualifying criteria. Evictions should be allowed to go forward.
James	If a tenant cannot pay their rent due to being laid off due to Covid-19, the state should set up a voucher system so the landlord will be paid somewhere down the line. Landlords have mortgages too.
Mark	Independent housing providers are generally small business. While most are willing to work with tenants who have been greatly impacted by the pandemic. The reality is that they still have to pay mortgages, property taxes, sewer/water, garbage service, electricity, insurance and other expenses that come with maintaining properties. The state does not mandate that grocery stores cannot charge for food (a necessity) or delay the time for payment. A program of rental assistance will do more to keep renters housed while at the same time allowing housing providers to maintain safe housing.
Reed	It is apparent that the state has failed to provide sufficient rental assistance to tenants and is instead making property owners make up for the state's incompetence. Property owners cannot afford to provide quality housing for free and pay all the associated bills including utilities, property taxes, mortgage payments, maintenance etc. Rental assistance needs to be provided instead of penalizing those who try to provide quality housing for Oregonians. Given speaker Kotek's disregard and all out attacks on property owners and landlords, we have ceased developing any new rental projects, across all of entities, in the State of Oregon and will be focusing our efforts elsewhere until there is a reasonable approach to supporting both tenants and landlords. This includes shelving a 50-unit housing project in Beaverton. If any moratorium is considered, it should include moratoriums on Property Taxes, Utilities and Mortgages so property owners don't get penalized for providing housing that is desperately needed in the state.
	Moratoria on evictions and foreclosures should move to a system that allows for government vouchers to landlords/banks to cover amounts owed if families are w/o income; they should NOT be extended and place landlords at risk of losing their homes, thus causing tenants to be w/o a home. Officials need to work w/ banks and lenders to prevent foreclosures for landlords and homeowners --- not extend the non-payment moratoria.
	Oregon needs to provide relief to renters and landlords in the form of rent vouchers and rent assistance.

	Oregon rental property owners are forced to take over the housing responsibility mandated by the state. The private apartment owners are forced to provide subsidized housing with no recourse to get their expenses paid by the state or renters. The state should issue vouchers to all landlords that have not received rent. Why should private property owners be forced to subsidize housing on their nickel?
	Pitching landlords against tenants while we all struggle and try to survive financially and physically during this emergency is not a constructive way to shore up housing security for Oregonians. Instead of such divisive approach of simply trying to pass off tenants' struggles to landlords and only shifting the problem around to others, let's solve the problem in a smarter and more fundamental way and find ways to provide financial support (vouchers or otherwise) for those who cannot pay their rent due to the COVID-crisis.
Brad	Rather than extending the moratorium I believe a much wiser approach would be to provide targeted assistance to those who really need it.
Angela	The moratorium seems incredibly narrow-minded. I can't possibly imagine the circumstances that would allow tenants to catch up on their rent. Some rent assistance seems more logical. I am one real person who shares ownership of a four-plex with my brother. As I suffer from an although treated mental illness, I have had to pursue more unconventional means of financial sustenance. The purchase of this rental unit which I lived in with my daughter for more than seven years has allowed me the room to manage the unpredictable nature of my mental illness and also to work less and in low paying jobs as is often required of me to function as a contributing member of our society. This is something I considered unattainable. And which in fact was unattainable until the purchase of the rental property. I am not a greedy, evil business out for more from those people with less. I spent much of my life without hope of ever being self-sufficient. And that is all the purchase of the four-plex has ever offered me and all I have ever desired from its purchase. The rent moratorium would severely impact my ability to manage my mental illness in the ways necessary to remain in a functional role as a mother, an employee, and a mentor for the people in my life who have shared challenges.
Ken	We need tenant financial assistance not more penalties on struggling landlords