

Dear Legislators,

I'm writing to you because of my concerns for bill LC-18.

I understand these are "Unprecedented Times" that no one could have prepared for. There are a lot of Oregonians that are suffering financially, mentally, and emotionally during this pandemic. This suffering does not just affect the less fortunate or low-income members of society, this also affect moderate income households.

My husband and I are landlords of 3 rental units. We have also struggled to make ends meet during this pandemic due to making additional mortgage payments on our rental properties. One of our tenants has been unable to rent on their own and has sought the help of the Oregon Rental Assistance Program since March of 2020. There have been times when we have had to make to mortgage payments for several months on those properties without any aid. We have conventional loans and not government back loans, and have not lost our jobs, so we have not qualified for any available aid.

Due to a lot of public opinion, landlords are not always wealthy people. We work really hard for our money and have saved as much as we can to purchase these rentals to establish a better retirement. Asking landlords to forgive 20% of rental income is UNFAIR and UNJUST. I can only afford to lose this income if my mortgage company forgive 20% of my mortgage payment.

I know you will make the right decision that helps all Oregonians.

Thank You.

-Val M