

To Whom It May Concern on the Rental Housing Industry Emergency Committee,

Good afternoon.

First, thank you for your work on behalf of Oregonians during this difficult and unprecedented time.

Second, I would like to share my concern as a landlord who owns a home and 4-plex that my wife and I rent out for income.

We are in a situation wherein if our tenants cease paying rent, within a month we will have to cease paying our mortgage. In past years, we had a three-month cushion fund that we dutifully managed to provide for emergencies, but expensive plumbing repairs in December ate into it.

We do not want anyone homeless. No one wants that. However, as you weigh your options, please consider landlords who will lose their entire source of income if they are not provided assistance to pay their mortgage at the same time their tenants are being protected from eviction for not paying rent.

Sometimes, when people hear "landlord," they think of large, faceless companies that manage many units. In our case, we are a family that invested in the properties we purchased instead of other investment options, and we still owe a hefty monthly mortgage.

Thank you for your considerations for Oregonians such as myself and my wife. This is a very tenuous time for all and we are, understandably, concerned that we are on the verge of losing our investment that has gobbled up all of our money for the past 9 years if our tenants stop paying rent.

Thank you and please email me if you would like me to clarify anything.

Yours,  
Daniel Mackay

