

Good afternoon. As a housing provider for over 2 dozen families in Oregon, I am in a highly regulated industry by the State. My obligations to my tenants have not changed due to COVID, nor at any time due to any situation tenants have encountered in the past, and the fines for violating these requirements has, in fact, been increased recently - whether a tenant honors their contractual obligations or pays me for my services.

However, the State of Oregon seems to think, with proposed LC-18, that it's acceptable to require me to forgive 20% of my paycheck in order to get paid for doing my job. This is insulting and painful after months of not getting a paycheck at all from some tenants even though I have been required by law to continue to do my job for them. What other industry does not have to pay its workers for services rendered? What other industry requires its workers to keep working even after not getting paid for months? What other industry has ever been so violated? Even restaurant workers, the other group unfairly penalized under COVID restrictions, get an increased paycheck in the form of unemployment - a benefit we do not enjoy. The mortgages I pay have not been reduced by 20%. The insurances I pay have not been reduced by 20%. The property taxes I owe have not been reduced by 20%. To date, none of the expenses I have have been reduced during the last 9 months that I have simultaneously gone without a paycheck. And yet I have been required to continue to work under increased penalty of the law.

Tenants under this proposed LC-18 do not have to prove anything. Everyone received a stimulus check and those who lost their jobs went on to receive even more in unemployment than their paycheck was to begin with. They got the message they did not have to pay rent because they were 'victims of COVID' but they failed to understand they were actually expected to pay what they could and that anything unpaid would still be due in full. So instead of paying their rent, food deliveries, online purchases and entertainment and local home improvement stores have seen huge surges in revenue. These tenants simply elected to spend their money elsewhere, viewing your eviction moratorium as free rent. The tenants most affected by this are single parents with school-age children who have had to home school (although daycare is open?). That has been the single biggest source of frustration and financial hardship during this time for lower income people and it is way past time to open the schools. At the end of this (literally) government created problem, many tenants will not be able to catch up and many will be evicted anyway with huge back rent debt, and then unable to find housing from already wary landlords (who are still reeling from SB608).

People lose jobs, people have medical issues, life happens, and in the past people were expected to deal with it. Find a new job, stay with a friend for awhile, borrow money, or move back in with family. Instead, the government arrogantly stepped in. Instead of encouraging people to make smart financial decisions given their individual situations, they were encouraged to continue to incur rent debt they couldn't afford. In my experience during this time dealing with tenants, people who did experience a hardship didn't bother to make an effort to pay what they could or try to work with the landlord. Nope, they simply got the message that they didn't have to pay at all...no late fees, no penalty, no motivation to be responsible. Additionally, and creating further injury to the landlord, is the fact that these tenants then avoid conversations with the landlord and have stopped reporting maintenance issues, potentially resulting in increased damage, increase costs and loss of asset value. What a double whammy to landlords...people who take pride in providing vital quality housing for our population.

Burdening landlords with this eviction moratorium for the last 9 months has been extraordinarily punishing. We are not relieved of any of our responsibility or cost yet do not have any of the resources that are available to tenants. And in the end, I believe the ultimate outcome of this eviction moratorium will have had the opposite of the theorized effect of helping, rather it will ensure that many tenants get themselves into a hole of debt they cannot climb out of.

I urge you to reconsider implementing LC-18 and to terminate the eviction moratorium on December 31<sup>st</sup> for the simple reason that it continues to unfairly punish landlords and has created a problem for more tenants that it helped. This legislation should have never been implemented in the first place.

Respectfully,

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