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December 16, 2021

The Oregon Legislature, Special Session

To Whom It May Concern:

I am a 78YO single woman, retired, and living on a relatively small income which includes the rent from my two duplex properties in Eugene. I have been a small landlord in Oregon since 1993, when I purchased two duplex properties in Eugene as part of my retirement plan. I am writing in opposition to a feature of the proposed LC-18, a rental assistance bill. Specifically, this feature:

(d) **Agrees to forgive the remaining 20 percent of the unpaid rent** due from qualified tenants that has accrued between April 1, 2020, and the date of the application, etc ;

- If I “forgive” unpaid rent, then that amount CANNOT be claimed as a ‘bad debt’ on Federal or State income taxes. Is this your intention?
- If I “forgive” unpaid rent, will Lane County “forgive” 20% of my property tax bill? Which, by the way, has been increasing between 8-10% annually? My rents certainly have not increased 8-10% during the past 18 months.
- If I “forgive” unpaid rent, will my property fire insurance, my earthquake insurance, and my separate landlord liability insurance costs be reduced by 20%?
- If I “forgive” unpaid rent, will my costs for annual maintenance such as cleaning the roof and gutters, yard maintenance **including removal of large trees that pose a danger**, pest control, and the monthly fixed costs for professional property management be reduced by 20%? And the costs for **large tree removal, and** immediate repairs to plumbing

and heating units, **all** of which I have **incurred** during 2020, will they be reduced?

Clearly the answers to all these rhetorical questions are a resounding NO.

I wonder how much knowledge the members of the committee have regarding the population of small landlords in Oregon. Perhaps that 20% number came from a large rental property corporation, and perhaps that is a loss that a large rental property corporation can sustain. Speaking for myself, a loss of 20% of my rental 'income' (such as it is during the pandemic) would be a catastrophe. Contrary to what you might have heard, the small rental property owner in Oregon is usually an ethical landlord who **clearly** benefits when tenants are happy in their chosen home. **This is the very best reason to ensure that** rental property is well-maintained.

I am asking that, at the least, the proposed LC-18 clearly and specifically distinguish between the large rental property corporations and the small landlords of Oregon.

Thank you for reading this and for your consideration. Respectfully and sincerely,

Barbara Ruth Robbins, owner of two duplex rental properties in Eugene, OR