

I am writing to provide you insight on how the legislative actions around eviction moratoriums have and may negatively impacted me and my family.

Background: My wife and I own one (1) single family rental property in the city of Portland. We have a mortgage on the property with a national lender. We have no other rental properties. It was our first home we purchased in 2006 and retained as a rental due to the financial collapse wiping out its value in 2007-2009. We have a tenant in the property that has effectively not paid his rent since the moratorium went into effect. This is despite the fact that he continues to work and receive income.

We have to pay the mortgage so we are forced to put bills on credit cards, pull from our life/emergency savings funds, and etc. We are doing whatever we can to not lose the property. We have aging parents to support in addition to a five year old child. However, this bad policy around evictions has left us with our hands tied as the tenant continues to game the system. No other industry has been treated so poorly as the landlords during this crisis. Currently, the tenant is behind in back due rent over \$12, 000 to date. If this moratorium is allowed to continue like this we could face loss of the property to the bank and a judgment-proof tenant that we will never be able to collect from.

The various moratoriums (local, state, executive) have been ill conceived and not well thought out, criminalizing and demonizing landlords and allowing tenants to take advantage of loop holes. These loop holes must be closed! There should be an exception for small landlords such as our family with only a single rental unit allowing us to evict for non-payment of rent. Further, even if not allowed, tenants must be required to provide proof of loss of income. This is an outrage how the government has treated us. I hope that you take our view point into consideration when voting on any proposed extensions of this moratorium.

We can't be expected to cover. 20% loss. I ask you, what other industry have you required such a preposterous proposal from? Someone can't walk into a grocery store and not pay for their groceries and pay 12 months late with a 20% discount.

Thank you for your time in advance.

Kind Regards,

David