

To whom it may concern,

We are writing to oppose the legislature proposing a 20% landlord write off of past due rent from tenants.

While we agree that keeping financially struggling (due to covid) tenants in their housing is the correct socially responsible thing to do, it is the responsibility of all Oregonians (above the poverty level). Not a select group. It is as if a surtax was imposed on all 5'7" Oregonians, with no consideration on the different incomes levels and ability to pay.

We are Mom and Pop landlords, both retired from our 9-5 jobs. Neither of us worked where a pension or any significant retirement program was provided. So we scrapped and saved until we could afford our 1st rental. We had negative cash flow the 1st 5 years. I did all the maintenance myself, because we couldn't make a profit otherwise. I continue to do the majority of the maintenance at age 68, because we need the income.

Mom and Pop landlords tend to provide the most affordable housing, because we keep rents in the mid-range rather than the top. The recent landlord/tenant law changes have driven many Mom and Pop landlords from the business because it is becoming so difficult to manage. Those units either go off the market as rentals, or are scooped up by large property owners who are going to maximize profits and drive up rents. These are some of the unintentional consequences of recent legislation.

Respectfully submitted,

Dennis and Bonnie Chappa

Eugene, OR