

To whom it may concern,

My name is Melissa Arnett and I am the Onsite Property Manager of 2 properties, a total of only 86 units, located in Milwaukie, OR and this is my testimony of the pandemic effects. This pandemic has severely impacted our housing community with some residents who are taking advantage of the non evictions as well as no late fees. There is a good portion of our residents who know that they cannot be evicted, there are no late fees and they are not required to be on a payment plan. If this moratorium is extended it would just put residents and landlords further in a hole that they would never be able to come out of. Landlords are still expected to pay their bills and mortgages while tenants are without immediate worry as nothing can happen to them. For landlords it can be detrimental as they can be affected immediately by the banks and are unable to refinance their mortgages due to a large amount of vacancies caused by covid as well as vacancies being considered for those tenants not paying and in turns affecting landlords even further by getting stuck with a larger mortgage than necessary. The legislature should direct the state's emergency board to distribute emergency rental assistance funds as quick as possible as waiting to next year will only make things harder and more difficult for everyone, not just landlords but tenants as well, destroying this economy even worse than now and I truly believe that at the rate that our state is going that our state, if not the whole country, is going to go through something extremely similar to The Great Depression. I don't know about you but I would definitely prefer not to do that.

Best Regards,

**Melissa Arnett**

**Onsite Property Manager**

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