

Good evening Co-Chairs, Members of the Committee,

My name is Tia Politi, I am the President of the Rental Owners Association of Lane County and Secretary of the Oregon Rental Housing Association. My partner and I own five residential rental units. I want to begin by acknowledging the breadth of this crisis and acknowledge your efforts to prevent widespread homelessness and come up with workable solutions to solve the problems we all face.

I'm a fairly typical example of the folks I represent. My partner and I both grew up in poverty and we started in this business to fund some sort of retirement for ourselves and build something to leave for our children. We pay \$6000 in mortgages, taxes and insurance every month and the rents (when they come in) barely cover those basic costs. We both have to work full time to provide for our family and support repairs and upgrades for our rentals, and we do most of the work ourselves.

LC-18 needs some adjustment. With limited funds available, and many small-time rental owners getting increasingly desperate, 80% is far better than nothing, but to lay an increased financial burden on housing providers with no requirement for renters to pay anything seems like a lopsided solution and sets a dangerous precedent. Will this be the go-to solution for future catastrophes? Perhaps you could consider requiring the renters to be liable for the additional amount, but extend the repayment timeframe, or provide a tax credit for rental owners, or additional assistance where a renter could apply and if qualified, receive help to pay the additional amount owed.

I would also like you to reconsider allowing a renter to provide the declaration of impacted income by the first appearance in eviction court. For housing providers, it will incur the time and expense of filing in court and serving the process - \$88 filing fee and at least \$45 for service. This is a waste of time and money for rental owners and renters, and a burden to our already-clogged court system. I think it is reasonable to require the declaration to be submitted no later than the expiration of a non-payment notice, especially if you keep the extended timeframes for non-payment of rent notices intact.

Another issue with this bill that mirrors House Bill 4213, are the intricate details, as well as the disproportional penalties for rental owners who make a mistake. We're all doing our best out here to muddle through, and enacting heavy-handed financial penalties for minor mistakes in the very complicated process you have created, seems almost hostile to our industry. I would like to see those penalties reduced to actual damages only.

I get calls every day from rental owners who are growing increasingly desperate and frustrated. Some have taken out loans, refinanced their homes, or are in danger of foreclosure because they haven't been able to pay their mortgages or collect the rents that support their own living expenses. Many are also elderly or disabled or out of work. Thank you for considering our situation and reasonable alterations to this bill.