

Dear Senator,

My name is Lisa Long,

The State Legislature will be holding its 3rd special session of the year to review a legislative package that includes Speaker Kotek's proposal to extend the eviction moratorium.

The proposal goes far beyond extending the moratorium on evictions for nonpayment of rent and **contains many components that will be harmful to housing in Oregon**, it also fails to provide adequate and timely distribution of rental assistance.

Please consider the following aspects of the policy proposal:

- **Without adequate emergency rental assistance, this proposal simply pushes the problem out another six months and deepens the financial stress for both tenants and housing providers.**
- **The proposal re-writes other sections of the landlord/tenant law unrelated to the pandemic.** Any proposal to resolve the moratorium should focus on pandemic specific issues.
- **We're concerned that this catastrophic emergency is being used to change laws outside of the traditional legislative process.** LC-18 goes far beyond creating a housing provider relief fund and can be used to make permanent changes to Oregon's housing laws.
- **LC-18 arbitrarily sets up two different systems for rental assistance.** The system for housing providers requires a waiver of contractual rights to your property and a mandatory penalty of 20% of your income. The system for renters has no additional conditions. This is not a balanced approach.
- **The timeline and additional regulations for the relief fund are a major concern.** Accounting for the rulemaking process at the agency, setting up the program with local housing authorities and processing applications, the relief fund won't be operational for many months. Oregon's renters and housing providers simply can't wait that long for relief.

We encourage you to oppose LC-18 and instead direct funding towards the existing emergency rental assistance system and target those households most at risk of eviction.

I also want to take this opportunity to share my experiences as a housing provider during the state of emergency and to explain how the eviction moratorium is hurting the very people the government should be supporting, small, independent landlords.

I am writing to you today to beg you to consider the desperate position in which the eviction moratorium has placed small independent landlords.

I work as a property manager in Portland. My clients are not wealthy real estate moguls. My clients are people who typically own one property. For many, their single rental property is a home they used to live in. Some of my clients are retired and rely on the rental income from their property for their monthly living expenses. Some are supporting elderly relatives. Some are supporting special needs children. None of my owners can cover the cost of paying their mortgage, insurance, property taxes, utilities, and repairs on their rental property if they don't have rent coming in.

Some of my owners have not received rent in months. I have one owner who had to take a second job in order to cover the mortgage at her rental home because her tenants have been unable to pay rent. This owner has two special needs children to support. Her children are suffering because she is never home to care for them. Her mortgage does not qualify for mortgage deferment. She doesn't want to lose her rental house, so she has no choice but to work two jobs.

Another owner I manage for is a retired educator. His tenants are not able to pay rent, and PGE contacted me to tell me that the home needs a new base immediately. The cost is \$3500. With no rent coming in, this owner is faced a dire financial crisis.

Another owner, a single mother with a very young child, has been renting the home she shared with her spouse before he died unexpectedly. After her spouse died she moved into a rental property close to a friend who could help with childcare. This owner found herself covering the mortgage of her rental home when her tenants could not pay their rent. She has depleted her savings in order to cover her own rent and the mortgage on her rental house. When her tenants vacated in October, they owed back rent which she will never be able to recover. This young mother could not afford to take a chance re-renting the house to another set of tenants who might stop paying rent at anytime. She decided instead to put the house up for sale. It is being sold to an owner occupied buyer and will be permanently removed from the rental market

I have shared these stories with you to impress upon you that the housing providers who are forced to absorb substantial losses due to tenants being unable to pay rent are ordinary people. They are your neighbors, your friends, your community members. They are not wealthy investors with deep pockets. They are barely holding onto their property and are truly suffering from the loss of income.

When Oregon says, "We're in this together" property owners must be included in that statement. The eviction moratorium as it stands is not inclusive or equitable. It is a deeply flawed and imbalanced mandate which forces property owners to carry the full financial burden for tenants who cannot pay rent. We all understand that some tenants truly do not have the ability to cover their rent due to COVID, however independent property owners should not be forced to absorb the loss. Businesses received SBA loans and PPP grants. Individuals received enhanced unemployment benefits. Housing providers received absolutely no assistance to help them cover their costs when tenants cannot pay rent.

Some mortgages do not qualify for deferment. Some property owners depend on their rental income for their retirement income, for health care costs for a sick spouse, or to cover other living expenses. All of us just had to pay our property taxes last month regardless of whether we are receiving rent or not. Housing providers who cannot afford to absorb the loss will either be foreclosed on or will sell

their property. Single family homes will be purchased by owner occupied buyers, permanently removing those homes from the rental market.

Extending the eviction moratorium will only continue to cause renters to amass more unpaid rent debt and housing providers to face foreclosure and financial crisis. What is needed is a rent relief fund for tenants who are unable to pay rent due to COVID. Government funds need to be made IMMEDIATELY available to cover the rent for tenants who cannot make their rent payments. This funding source should make rent payments directly to landlords who can then pay their lenders, their utilities, their property taxes, and most importantly the vendors and service workers who keep the rental properties warm, clean, safe, and comfortable.

Furthermore, it is unconscionable that this proposal under review today December 17, 2020 re-writes sections of Landlord/Tenant law unrelated to the pandemic. To change landlord/tenant law under the guise of a state of emergency mandate is unethical and shameful. Any proposals under consideration as part of the eviction moratorium should be absolutely limited to issues specific to the pandemic and should be clearly stated as TEMPORARY with an end date.

And finally, Oregon anticipated the need to utilize private property under a state of emergency when it passed ORS 401.192(3). That law includes protections and reasonable compensation if real or personal property was utilized for emergency actions by the state. HB4213 and this proposal sidesteps existing law, putting the burden of the moratorium squarely on housing providers.

Consider the outcome of these unfair financial demands on housing providers. Those who cannot make it through 14 months with no rent coming in will be forced to lose their property or sell it, taking it off the rental market. Those who manage to hold onto their property will have no choice but to immediately evict tenants who have not been paying their rent. Neither of these options benefit tenants. Housing providers will lose their property, and renters will be evicted with huge debts for unpaid rent. The inevitable outcome of a 14 month long eviction moratorium will deeply injure all parties.

A far more productive plan is to provide rental assistance to tenants who can't pay their rent, so that owners can provide safe and comfortable housing, and tenants can expect to continue to live in their units after the pandemic is over.

I have attached below a recent Oregonian article that reports on the damage the eviction moratorium has done to older property owners who depend on their rental income for their monthly living expenses.

Please provide confirmation that this e-mail has been received

Sincerely,

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