Re: SB 282-1 Hearing

Dear Senate Committee,

I am writing to you as a 28 year old, 2015 graduate of Western Oregon University and small property landlord. I own 3 duplexes which are all in Polk County and I pride myself on providing clean and affordable housing to local residents. In March of 2020 I was laid off from my job due to the pandemic and In April of 2020, I voluntarily lowered April's rent on my properties to give a little back to each of the residents. I have mortgages on all 3 properties and have still made all my payments on time and in full. I am fully reliant on my residents paying their rent so that I can still pay my mortgages. On one of my duplexes, I had a tenant turn in a COVID Declaration Form in January 2021 and the other tenant just turned one in for March 2021 confirming they BOTH will no longer be paying rent. I now have no income for that property and have to come out of my own pocket to pay for the mortgage, utilities, taxes, insurance etc. I still have to make my monthly mortgage payments and my margins are very thin with my own family expenses on top of now having an additional mortgage to pay for.

Please consider immediate distribution of rental assistance funds to those who truly need it as opposed to an extension of the repayment grace period for past due rent. I ask that you would seriously consider taking action that will no longer further divide landlords and residents and do NOT extend the grace period for past due rent.

Best Regards,

Som Spiro

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