March 4, 2021

Subject: Landlord in favor of SB 282-1

I live in the Gateway neighborhood of Portland Oregon. I'm a homeowner and small landlord who has been financially impacted during the Covid pandemic, and I am here to testify in support of tenant stability and SB 282-1

I appreciate your efforts in working to keep all Oregonians housed, and hope you continue to push for more time to allow people to get back on their feet.

I am an architect and have always been an outspoken advocate for ending houselessness and creating affordable housing. Prior to the pandemic, affordable housing was already in a fragile state in our region. I know this, because I was actively working with clients in the Portland metro area to try and increase the affordable housing supply. Since then, many of my clients have had to pause projects that would have increased the housing pipeline, meaning less affordable available housing for everyone. I also see every day that more and more folks are out on the streets, both in my own neighborhood and downtown near my office ,and our Black and Brown neighbors are at the greatest risk of lifelong harm from the COVID evictions. I believe this bill will help keep people stably housed until we can start bringing more housing online.

Personally, in addition to working from home, Covid has forced my office to reduce working hours for the entire staff. The office is trying everything you can do to keep people employed, which has financial impacts all of us. This has made paying all of my bills including my mortgage a challenge.

My home has a basement ADU which we rent out. Prior to the pandemic we were already charging lower than the market rate for a one-bedroom apartment to ensure affordability for our tenant. Would charging my tenant more make my bill's easier to pay? Absolutely. Is it the right thing to do? Not a chance. Our tenant has been able to continue paying her rent because we were already well below the market rate and she hasn't lost her job. I believe if my family can support this and still pay our bills, as a first-time (first-generation as well) homeowner and landlord, and an emerging professional, then others should be able to do this as well. As nearly a half a billion dollars of state and federal tenant and landlord assistance are being distributed, we must ensure that people have time to access assistance, and aren't unfairly evicted after the moratorium ends. An estimated 11-16% of renters have fallen behind on rent. With dim prospects for low-income Oregonians recovering lost income any time soon, renters need more time to stabilize their families. A temporary setback during COVID shouldn't make it impossible to rent in the future.

As we move into the next stage of the COVID pandemic, we must acknowledge the ongoing difficulty that continues to face our most vulnerable communities. We must act to ensure that the fallout from the COVID pandemic does not sentence Oregonians who rent their homes to lasting collateral consequences. I urge you to pass SB 282-1.

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