March 3, 2021

To: Oregon Senate

Subject: SB 828-1

The Honorable Members of the Oregon Senate:

Dear Senators:

We are asking you to vote no on this bill. Why? Because there is nothing in it that even gives the hint of resolution. It solves nothing. The main thrust of the bill is to delay resolution.

There is not one item devoted to solutions. We need to look at the effect of your policy to date. The Legislature and the Governor have, as a policy matter, singled out landlords, as a group, to bear the financial responsibility for an array of ineffectual proposals. None of the current proposals produce even one additional dwelling unit which you said was your objective.

Your policies are having the opposite effect. Small property owners will go bankrupt. How do you see this in any positive light? My wife and I own a four-plex in southeast Portland. Two of our tenants currently owe a total of \$31,000.00. What is in your proposed bill that even begins to address our loss?

On the one hand, you have initiated state-wide rent control and an eviction moratorium. On the other you have offered to allow us the privilege of giving up 20% of our income in order for you to fulfill your obligation to your constituents.

In addition, while interrupting a perfectly legal contract between two consenting adults, you have made us the guarantors of an unsecured loan to our tenants. Have you helped the tenants? Your policies have allowed them to accrue a debt burden they can never repay.

Vote NO!

Carl and Meredith Dunlap