

I am writing to express my concern regarding the direction rental housing laws are going. My husband and I own 2 rental houses, one that we lived in for 32 yrs and one that I inherited upon my father's passing about 10 yrs ago. We decided to keep both of these properties as a means of supplementing our retirement income (we both retired mid-2020). We are not big property owners with multiple properties' incomes that can help off set occasional financial setbacks. If regular rent income isn't coming in, or if there are upgrades or unexpected expenses, those come directly out of our retirement income. Our properties are well kept with rent amounts set significantly below maximum allowable levels. Nor have we taken maximum advantage of allowable rent increases as we are aware that people need to be able to afford decent housing. Thus far, my husband and I have been supportive of the state of Oregon's efforts to protect citizens from the financial and physical effects of the Covid 19 virus. This understanding/support is changing.

With the introduction of SB 282, we can no longer be supportive. SB 282 is an excessive ask in that it requires property owners to assume financial responsibilities that are typically tackled by social support net works and government agencies without the accompanying financial resources. A rent payment grace period extending to February 2022 puts the financial strain on property owners for 2 yrs. That is an excessive and unreasonable ask. The state of Oregon is not requesting/requiring vendors, such as grocery stores or clothing stores, to give away their products for 2 yrs with the potential of payment (perhaps partial) at the end of that time. Rental properties are businesses and need to be allowed to have a profit margin or there's really no point in being in business. Constantly asking property owners to assume excessive risk encourages utilizing maximum rent increase percentages annually, charging higher deposits to cover potential losses, and increasing the criteria for potential tenants during the application process as means to mitigate potential losses.

The application process itself is a means utilized by landlords to mitigate loss. Allowing tenants to invite unscreened "guests" into the home, without going through the application process, then allowing these "guests" to remain for unlimited times periods, subverts the application process as a screening tool. Individuals that have poor rental histories, whether in reference to care of the home and/or consistent rent payments, would be able to be invited as "guests" by existing tenants without going through the application process or implementing additional deposits, should that be deemed appropriate. Again, this puts all the risk (financial and property damage) on property owners.

Rental agreements are legal contracts and, as such, need to be enforceable. When a tenant enters into a legal agreement with a property owner, the owner needs to have some recourse to pursue their interests should renters neglect, despite opportunities to resolve, their written agreements. SB 282 removes some of that protection for landlords. Tenants are evicted for other lease and rental agreement violations beyond nonpayment. Assuming evictions are financially based when renters have been unable to pay removes a protection from property owners, opening the door for potentially numerous violations where landlords have no recourse to remedy.

Part of the State of Oregon's housing improvement strategies need to include policies that cultivate relationships with property owners and give consideration to their needs and interests. This would have a greater potential to encourage cooperative and creative interactions geared toward resolving housing issues rather than creating adversarial relationships and possibly encouraging these business owners to exit ownership. Oregon needs more available properties, not less, if it is to improve.