

Dear Senate Housing and Development Committee,

Appreciate your time and effort during this difficult time. I had been a tenant for 14 years. Being on both sides of being tenant and new landlord, I fully understand the difficulties both sides are facing during this pandemic time. I fully believe that most landlords do not want to evict the tenants as it also incurs additional expenses for the landlords such as repair, renovation and etc.

The intent of the moratorium is well. However, it has been putting the "mom and pop" landlords in a very difficult position. According to the U.S. Department of Housing and Urban Development, about half of the landlords are "mom and pop" investors who only own a couple of properties.

As a small landlord who only has one rental property, I do not have other properties to leverage if the tenant is not paying. Meanwhile, the bank requires me to pay the mortgage on time without any relief. On that note, SB 282-1 dose not address the root cause of the COVID-19 housing crisis which is the inability to pay rent. This catastrophic emergency is being used to change laws unrelated to keeping people housed during this crisis. In order to keep people housed, we should address the issue which is the inability to pay rent. I appeal to you strongly not to pass SB 282-1 which will hurt the moms and pops without resolving the problem. Thank you for your time and help.