

## Testimony

Please do not make moratorium extensions beyond 6.30.21. This is a no win situation for tenants and landlords. This will create BALLOON PAYMENTS for tenants and may negatively impact their credit history. Landlords lose money, may have to close and sell the rental creating less housing availability in already tight markets.

HELP those who need it. HAVE ACCOUNTABILITY. Require SUPPORT and VERIFICATION for non or partial non-payment of rent. Proof is check stubs, employer termination letter, etc.. This is required when you apply for housing or EDD for unemployment. No support causes abuse. This will contribute to economic inflation. Let landlords collect the support information for programs offered. California requires support.

Make it easier for landlords to COMMUNICATE with tenants. Offer 3-6 month PAYMENT PLANS. Landlords should send STATEMENTS of amounts owed to tenants who are behind. I have a form I designed and can share.

Landlords are not the government and should not be SUBSIDIZING HOUSING; this is the governments' job. We need help too. We are people too with bills, mortgages, repairs to property from tenant damage, regular upkeep, etc. Small landlords cannot afford to foot the bill for the government. We work for free 95-98% of the time to fix damage, make repairs as vendors are either not available or too expensive or do upgrades. We should be able to at least deduct our time on our tax returns.

Allow landlords to get quick easy loans with no support or verification needed, similar to what is being done for tenants so we can make it through and provide for our tenants. Allow deductions in year of loss for lost rent and tenant damage from pets, smoking, illegal guests etc not recoverable via deposit accounting.

Consider FOOD and MEDICAL ASSISTANCE for all people who qualify for assistance due to Covid.

SMALL LANDLORDS should be considered to be 15-20 doors (not properties). This might be 4-5 properties if apartments. We should encourage the small landlord who takes care of the properties and their tenants. We remodel our homes with granite, new tubs, fixtures, flooring, etc. to make it nice for our tenants – this costs money and time.

Perhaps consider a 2 tier system allowing large and small landlords a 20 door exemption, so that the small landlord who invested in rental property does not lose even more money. We do not want to be a burden on government in older age. This is our 401k, our retirement.

Do not take away NO CAUSE terminations in the first 12 months. This is a getting to know each other period. Other tenants living nearby are reluctant to say anything about their neighbors for fear of retaliation or may not care since it is not their property being damaged so easier to say nothing to

landlord. Some bad behaviors can make for unsafe and unenjoyable living conditions for the other tenants.

GUEST definition in the proposed legislation will be difficult to prove. Please keep guests to mean anyone not on the contract and for the number of days agreed to by both parties in the contract when signed. How will a landlord know if a guest has other living arrangements? Many live at home, with friends, etc. how will this be verified - this will grow out of control.

DAYCARES at rentals should be up to the landlord. Can disturb neighbors, impact insurability and rates, noise, parking issues, etc.

CONTRACTS are entered into by two parties. Please make any changes to new contracts going forward only and leave existing contracts as originally written.

INSPECTIONS during Covid, and beyond, can be done virtually via zoom and other venues. Tenants can help with the process. Physical inspections are still needed, but sometimes, this may prove to be a good compromise in certain situations. I have a checklist that follows ORS guidelines and is step by step and easy to follow. Would be happy to share.

Thank you for your time and consideration.