

Dear Housing Senate Committee -

This is my testimony for opposition of SB 282-1 for the extension of the moratorium on evictions for nonpayment of rent. I would like to bring up several points that I do not believe are being considered for the benefit of tenants and landlords and/or property managers.

I would like to begin with my main opposition of this bill regarding the moratorium extension for nonpayment to February 28th, 2022. I am a renter and I have also worked in property management companies throughout Oregon for 3 years. This proposed extension is not reasonable nor realistic, and does not benefit anyone.

From a renter's perspective, the average fair market rent for a one bedroom apartment in Oregon for 2021 is \$843. If Susan lives in a one bedroom apartment at the average rate and had to stop paying rent in April 2020 through December 2020 she would owe \$7,587 on top of the rent she would be trying to pay as of January 1st, 2021 if she decided not to sign a declaration of hardship. With the current extension through June 30th, 2021 if Susan is paying her rent of \$843 plus trying to make payments so that her past due balance can be paid off by the end of the moratorium she would have to be making payments of \$2,107.50 a month for those six months. If Susan decided to sign a declaration of hardship, she would still owe a total balance of \$12,645 by June 30th, 2021. Another extension would just continue to make that amount increase, further putting the tenant in the hole as financial assistance is limited and often if someone is employed but is in this circumstance they are still denied assistance. Even as a renter that has been fortunate enough to keep their job, things such as food price increases, medical bills, utility bills, and other expenses that have not been halted by the pandemic have impacted the way I have to budget and spend. I cannot imagine doing this while having inconsistent or no employment and a growing rent balance.

From the perspective of someone working in the industry, I believe people do deserve help. I do not believe that this burden should fall on the shoulders of landlords or property managers. Oregon's unemployment rate has gone up 3.4% since March 2020. If property managers and landlords continue to fail to receive rent for an additional year from tenants that are unable to pay due to the government's failure to provide both tenants and landlords with proper financial assistance, the unemployment rate will continue to increase as companies will have to downsize and lay employees off. For private landlords that may be using part or most of the income for the mortgage payment on their investment, that may cause the rental to be foreclosed on in the future, hurting tenants and landlords alike. This is a total loss for tenants, property management companies, private landlords, and the economy across the board.

In addition, from a healthcare perspective, all of Oregon is going to be eligible for a vaccine come July 1st, 2021 if not sooner as the distribution rate has been increasing. In this scenario, lockdowns would most likely be lifted, ideally reopening the economy and increasing the employment rate again. This would mean that there would be absolutely no reason to extend the moratorium for a full year as the original extensions were due to the fact that our risk factors were rising and more businesses were forced to close, cutting staffing again.

To conclude an additional extension only puts more of a damper on the economy and all parties involved and should not be considered.

Thank you,  
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