

Good morning,

My name is Ben Murphy and I'm a small property owner with two rental homes, a duplex, triplex, 5-unit, and 8-unit building. As of today I have 5 tenants who are not paying rent since January/February 2021. This loss equates to ~25% of my overall rental income. If this bill were extended it's likely my residents would continue NOT paying rent. I currently must feed my properties over \$1,000/month as I can no longer pay my remaining operating expenses after my loan, property tax, and insurance has been paid. I fear I may pass this loss to my tenants with a lower quality of service by not responding to routine maintenance calls, turnovers, repairs, management questions, etc. I oppose the extension of the eviction moratorium, it eliminates any recourse for property owners such as myself. I no longer have any way to incentivize my tenants to pay rent, because there are no consequences for them if they don't pay...thank you for your time.

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