

I am writing to implore you to vote against SB282-1 which seeks to extend the eviction moratoria criteria until February 2022.

Please take a moment to consider the desperate position in which the eviction moratorium has placed small independent landlords.

I work as a property manager in Portland. My clients are not wealthy real estate moguls. My clients are people who typically own one property. For many, their single rental property is a home they used to live in. Some of my clients are retired and rely on the rental income from their property for their monthly living expenses. Some are supporting elderly relatives. Some are supporting special needs children. My owners are nurses, retired educators, social workers, and journalist. None of my owners can cover the cost of paying their mortgage, insurance, property taxes, utilities, and repairs on their rental property if they don't have rent coming in.

Some of my owners have not received rent in months. I have one owner who had to take a second job in order to cover the mortgage at her rental home because her tenants have been unable to pay rent. This owner has two special needs children to support. Her children are suffering because she is never home to care for them. Her mortgage does not qualify for mortgage deferment. She doesn't want to lose her rental house, so she has no choice but to work two jobs.

Another owner I manage for is a retired educator. His tenants are not able to pay rent, and PGE contacted me to tell me that the home needs a new base immediately. The cost is \$3500. With no rent coming in, this owner is faced a dire financial crisis.

Another owner, a single mother with a very young child, has been renting the home she shared with her spouse before he died unexpectedly. After her spouse died, she moved into a rental property close to a friend who could help with childcare. This owner found herself covering the mortgage of her rental home when her tenants could not pay their rent. She has depleted her savings in order to cover her own rent and the mortgage on her rental house.

I have shared these stories with you to impress upon you that the housing providers who are forced to absorb substantial losses due to tenants being unable to pay rent are ordinary people. They are your neighbors, your friends, your community members. They are not wealthy investors with deep pockets. They are barely holding onto their property and are truly suffering from the loss of income.

When Oregon says, "We're in this together" property owners must be included in that statement. The eviction moratorium as it stands is not inclusive or equitable. It is a deeply flawed and imbalanced mandate which forces property owners to carry the full financial burden for tenants who cannot pay rent. We all understand that some tenants truly do not have the ability to cover their rent due to COVID, however independent property owners should not have to absorb the entire loss. Businesses received SBA loans and PPP grants. Individuals received enhanced unemployment benefits. The

landlord compensation fund does not begin to offset the tremendous losses independent landlords have suffered. No one has even received any money yet after tenants have been able to defer rent for almost a full year. Extending the eviction moratorium will result in many owners choosing to sell their rental property rather than continue to absorb losses through February 2022.

Please keep in mind that some mortgages do not qualify for deferment. Some property owners depend on their rental income for their retirement income, for health care costs for a sick spouse, or to cover other living expenses. All of us have to pay our property taxes regardless of whether we are receiving rent or not. Housing providers who cannot afford to absorb the loss will either be foreclosed on or will sell their property. Single family homes will be purchased by owner occupied buyers, permanently removing those homes from the rental market.

Extending the eviction moratoria criteria until February 2022 will cause renters to amass more unpaid rent debt and will cause housing providers to face foreclosure and financial crisis. A better solution is to expand the landlord compensation fund to cover the deferred rent now, in the past, and, in the months to come. The landlord compensation fund must be broadened to apply to tenants who have vacated their rental units after amassing staggering amounts of unpaid rent. These housing providers desperately need relief.

Consider also all the industries that depend on housing providers as clients. Cleaning services, landscaping services, handymen, bookkeepers, appliance repair techs, pest control techs, plumbers, heating contractors, electricians, painters, and carpenters all of whom keep rental properties warm, clean, safe, and comfortable for tenants. These workers need to be paid. They will not and cannot defer the payment for their services through February 2022.

And when February 2022 does roll around, there is no guarantee that property owners will be able to collect the months of deferred rent from a tenant. How can property owners be expected to wait until almost TWO YEARS to collect back rent when the people they need to pay to maintain their property need to be paid now? And what if the tenants are unable to pay back the all the months of deferred rent they owe? What then? Housing providers will have no choice but to start eviction proceedings and take the tenants to collections. Extending the States eviction moratoria criteria does nothing but move the problem into 2022 with no offer of a solution.

The solution is to provide funding for tenants and landlords NOW so that no one is facing 2022 with a mountain of debt. Tenants and housing providers alike need relief. SB330 offers a solution by allowing housing providers to apply their loss in rent as a tax credit. This would relieve tenants of the debt, compensate housing providers, and it does not require dedicating additional funds for landlord and tenant relief. SB330 is an obvious solution for housing providers, tenants, and the government.

Furthermore, it is unconscionable that SB 282 attempts to use the pandemic to change laws unrelated to keeping people housed during the crisis. To change landlord/tenant law under the guise of a state of emergency mandate is unethical and shameful. Any proposals under consideration as part of the eviction moratorium should be absolutely limited to issues of keeping residents in their housing.

A far more productive plan is to increase rental assistance to tenants and housing providers, so that owners can provide safe and comfortable housing, and tenants can expect to continue to live in their units after the pandemic is over. Expand the landlord compensation fund to provide housing providers with the funds NOW to cover current, past due, and future rent. Enact SB 330 which will allow housing providers to offset their rental loss with a tax credit while also relieving tenants of the debt. The sooner this happens, the sooner our housing providers and tenants can resume the relationship that defines their interaction; that of the landlord offering safe and comfortable housing to tenants in exchange for receiving rent.

I have attached below a recent Oregonian article that reports on the damage the eviction moratorium has done to older property owners who depend on their rental income for their monthly living expenses.

Please provide confirmation that this e-mail has been received

Sincerely,

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<https://www.oregonlive.com/coronavirus/2020/11/oregon-landlords-feeling-the-strain-of-eviction-moratorium-were-just-trying-to-keep-our-heads-above-water.html>