My husband, Greg, and I have been landlords in Portland, Oregon since 1971. We have 11 units which are all single houses with the exception of a duplex. We are currently in the position of having 2 of the above rentals in a non-paying position...both since March, 2020. This is currently in the amount of \$32,000.00 in lost rent. Since all of the rentals have underlying mortgages on them, we have continued to make payments to lending institutions, pay property taxes and have also continued to make repairs and updates as necessary. On these two houses, that money comes out of other income since there has not been any rental payments during these past 11 months. What this means is that we are providing a product...a home for two families...and receiving no compensation. I have no desire to evict tenants...particularly in this time of the pandemic, however, this is an impossible situation for those of us who do not have the ability to continue to support other families out of our own pockets.

I understand that there is a State fund which we can apply to for compensation for these losses, but it doesn't look to be very promising for any recovery in the near future...or for that matter, in the long run. Too much competition and little money!! I object to the details of this bill because there is no provision for compensation to the landlord that is within reach of either of my two non-paying tenants. In addition, to mandate that we must accept tenants who owe other landlords...and probably do not have the ability to ever re-pay them while continuing to pay their current rents...does not sound like a very sound business practice. It would make more sense for me to just without a rental property from being re-rented until I can rent it to someone who will pay me the rent when due.

I also am of the opinion that there are people "gaming the system." I wish that there would be some sort of a check on people who are continuing to be non-payers. We are prevented on checking on the legitimacy of their inability to pay current rent, so extending the free ride just seems to go on and on with no end in sight!

Enacting new extensions and creating even greater barriers to landlords does not seem to me to be the pathway to creating and maintaining more housing in the Portland area. We have so many homeless and the resulting garbage from their camps that could be avoided if landlords were able to provide a clean safe environment and be able to make sense of investing in properties for rent. Please look in how to do that...with tax breaks...with laws that enable us to supply that...with laws that allow us to find and keep good tenants who will maintain the integrity of the property.

Thank you,

Linda Raveaux