| Submitter: | Susan Wheeler |
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| On Behalf Of: | |
| Committee: | Senate Committee On Housing and Development |
| Measure: | SB799 |

To whom if may concern:

I am writing in reference to the proposed Senate bill, SB 799. My husband and I are rental property owners, 2 properties, one passed on to us by my father upon his death and the second a home we previously resided in for 32 yrs. In reading the particulars of the bill, we are greatly concerned about the potential repercussions on property owners, particularly owners with a minimal number of properties.

Initially, postponing eviction proceedings based on nonpayment of rent puts owners such as ourselves at a significant disadvantage. To begin with, many such owners, ourselves included, often have mortgage payments and extending nonpayment puts us at a direct disadvantage and necessitates mortgage payments from personal funds, out of pocket. In our situation, the rent income (after mortgage payments) is part of our retirement income and being required to delay pursuit of those funds again puts us at a disadvantage for our monthly income and bills. We have always been fair and flexible with our tenants and arriving at a point where we would need to pursue an eviction for this reason (which we have never done before) would mean we had tried all other available options. The eviction process is lengthy, expensive, and involved and not something we would pursue had we any other alternatives. Even though SB799 gives landlords the right to be reimbursed for attorney/legal costs, these funds would be difficult to collect as a tenant who is unable to pay their contractually agreed upon rent amount is unlikely to have additional funds to pay for such cost, a cost that would also not be cover through rental relief programs (likewise with any late fees or additional interest added to mortgages, should the payment be late). In addition, I am personally aware of a couple of situations where tenants accumulated/retained their unpaid rent amounts and went on to use it to purchase their own properties, leaving their landlords "holding the bag" on costs, including in one case, extensive (and expensive) repairs with no recourse to recoup those expenses.

SB 799 presents another concern in negating owner originated safe guards on additional occupants beyond those initially screened for tenancy in the name of "guests". Screening and rental agreements allow landlords to protect their economic and property interests and provide for the needs of tenants at the same time. Property owners using their own preestablished criteria for their property rental allow them (us) to protect those interests. A requirement that opens the door for tenants to set their own standards for (additional) occupancy undermines property owner prerogatives and property rights. Rental law currently requires landlords to provide prospective renters with screening criteria that is consistent across the board for all applicants. Applicants are aware when they apply and sign agreements containing those specifications. Circumventing that process, along with other proposed changes puts landlords at a financial disadvantage compared to other forms of business, without allotting a means for compensation for potential damages or other forms of financial/property losses.

Continued heightened constraints and regulations on those who provide housing will serve to discourage future investments in housing by independent owners as well as developing tighter screening guidelines in hopes of limiting potential infringements on desired rental standards. We urge Oregon's legislative body not to incorporate rental properties into the "emergency" declaration and complicate owners' relationships with their tenants. The pandemic is over, unemployment rates are low, and the economy has recovered; pandemic standards are not warranted. We respectfully ask that you not disrespect and limit our rights, negatively impact our (fixed) income and include consideration to the needs of property owners.