



MULTIFAMILY NW
The Association Promoting Quality Rental Housing

Clackamas County Commission
2051 Kaen Road
Oregon City, OR
97045

March 18, 2020

RE: RECOMMENDED APPROACH TO MITIGATE IMPACTS FROM COVID-19 TO AT RISK RESIDENTS AND HOUSING PROVIDERS

Dear Chair and Fellow Commissioners,

These are unprecedented times and as providers of rental housing for over 250,000 Oregonians, we understand that there is a need to ensure Oregonians remain housed. We also understand that there are many moving parts to this situation, and we know you are doing your best to find solutions in the midst of the uncertainty and duration of necessary quarantine.

Apartment housing providers in Oregon are preparing for potential impacts to their communities. They are actively addressing employee and resident’s concerns and doing all they can to stop the spread of the virus. Rental housing providers take seriously the responsibility to ensure our residents are safe and secure. The unique nature of the rental housing industry puts apartment operators and employees on the front lines of responding to the COVID- 19 outbreak in communities across the nation.

Insight from the Oregon Office of Economic Analysis shows the vast majority of Oregon’s workforce cannot work remotely. Many Oregonians are expected to suffer a loss of income as a result of the COVID-19 outbreak, which could inhibit their ability to pay their rent and meet other financial obligations. The 2,500 members of Multifamily NW strongly support providing direct rental assistance to families and individuals who suffer a loss of income during the crisis. That rental assistance should apply to all renters in Oregon. In addition, we also request necessary relief to rental property owners and small business owners who suffer similar negative consequences. This is key to preserving safe and secure housing both during and following this crisis.

We believe that the following housing assistance proposals should be considered at a state-wide level and as such, have sent a version of this letter to Governor Brown, President Courtney, Speaker Kotek and Members of the Legislature. We ask for your support in providing critical lifelines for renters and rental housing operators.

HOUSING ASSISTANCE MEASURES

Emergency Rental Assistance/Emergency Assistance Fund:

As Oregonian families face tremendous financial pressure as a result of reduced or lost income due to COVID-19, Oregon should establish an emergency assistance fund to prevent the unnecessary loss of housing for those Americans facing hardships. Allocating short-term financial assistance to renter households enables individuals and families to overcome temporary financial challenges that would otherwise result in delinquencies and ultimately loss of their housing. Efforts to divert emergency funds to legal assistance should be resisted as they fail to address the underlying financial conditions that contributed to the resident’s housing emergency.

Mortgage and Financial Forbearance:

Most rental properties are owned by individuals and small businesses that have financial obligations, including mortgages, utilities, payroll, insurance and taxes. Many Oregonians are likely to suffer a loss of income as a result of the COVID-19 outbreak, which will in turn harm their ability to fulfill their rent or mortgage obligations. The ability of rental property owners to satisfy their own financial obligations will also be impacted.

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Deborah Imse
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Therefore, Multifamily NW Members believe relief should also be provided to them during this time of crisis. Multifamily NW strongly suggests that any measure that allows for mortgage or other financial obligation (tax, insurance, etc.) forbearance, be extended to rental property owners where a loss of rental income could throw the underlying mortgage into default, lead to tax liens being placed or other negative legal actions and ultimately put the property at the risk of foreclosure and its residents at risk of losing their homes.

Eviction Prevention Measures:

Oregon’s elected officials should recognize that evictions are governed by complicated state and local laws and regulations. A one-size-fits-all approach is problematic, so the appropriate state role in evictions should focus on leveraging state dollars to help keep people in homes while ensuring housing providers can properly manage their properties. Any assistance should be well-tailored and not apply blanket provisions that would interrupt proceedings filed prior to or are not a material result of the COVID-19 outbreak.

Student Housing Relief:

Colleges and universities across the nation are temporarily shutting down student housing, ordering students not to return to campus from Spring Break and moving their educational coursework online in response to the outbreak. Private student housing operators work side-by-side with colleges and universities to house their student populations and are an integral part of campus life. Student housing leases operate under a different model than other multifamily housing leases, which pose significant financial challenges if prolonged absences at college campuses are ordered. In addition, possible construction delays at ongoing projects could threaten the opening or viability of entire student housing communities. These challenges will, much like other critical industries, require financial relief.

Additionally, with students no longer able to be housed on university campuses, many are returning home. These unplanned returns to family homes may add an additional unplanned financial burden to households impacted by COVID-19.

COVID-19 Will Have a Broad Impact to Oregon’s Workers and Economy

It is clear that the enormity of the challenge we face is evolving on a daily, or even hourly basis. As the problems mount, and as our state and nation continues to prepare for and respond to the COVID- 19 outbreak, please know that the 2,500 members of Multifamily NW are a partner to you and your efforts to deal with this crisis. Please don’t hesitate to reach out to me with any questions or concerns.

Sincerely,

Deborah Imse
Executive Director
Multifamily NW

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March 19, 2020

Multifamily NW
Attention Deborah Imse, Executive Director
16083 SW Upper Boones Ferry Road, Suite 105
Tigard, OR 97224

RE: Response to your letter dated March 18th regarding recommended approaches to mitigate impacts from COVID-19 to at-risk resident and housing providers.

Dear Deborah,

We are writing in response to your letter dated March 18th and agree that we certainly are in the midst of unprecedented times. We at Clackamas County want to take this opportunity to thank you, your Board of Directors and your membership for prioritizing your concerns related to the critical nature of housing and the business of providing that housing. We especially appreciate that you are proactively seeking solutions.

In an effort to be proactive and take meaningful steps essential to the health and well-being of county residents, the Board of County Commissioners announced this morning we are moving forward with a moratorium on evictions for both households and businesses that are directly resulting from the Coronavirus COVID-19 pandemic. We realize the financial stability of business owners is critical, especially in the situation where owners are providing essential services – such as housing – to residents in our community.

The Board of County Commissioners is working on an ordinance that will expressly state this moratorium is related to the impacts of the epidemic and will not apply across the board to all situations that could potentially result in an eviction. This action will be taken with a focus on safety and stability for all of us as we are being encouraged to shelter in place.

We agree that housing assistance proposals should be considered at a state-wide level. We also agree with you that those supports should be prioritized for short-term financial assistance provided to renter households. After all, the goal is to help them to bridge the loss of income many are experiencing due to job loss during this crisis.

Clackamas County also agrees it is imperative business owners, including rental property owners and those providing student housing and other vital services to our community, will likely need financial assistance and flexibility to help avoid potential



negative impacts such as mortgage default or tax liens directly resulting from the impacts of the COVID-19 pandemic.

Clackamas County recognizes we are in the midst of a housing crisis. COVID-19 makes us even more aware of the vulnerability of renters and the houseless as we work to implement public health recommendations for the health and safety of us all.

As part of our Performance Clackamas Goals, the Board of Commission has set the following housing related goals:

- By 2025, 1,500 affordable housing units will be developed. Those units will be stratified across Area Median Income (AMI) ranges for families earning 60-120%.
- Reduce chronic homelessness as evidenced by:
 - By 2023, 30% reduction of chronically homeless people on the Coordinated Housing Access waitlist.
 - By 2023, 30% reduction in homeless children and youth (24 and younger) on the Coordinated Housing Access waitlist.

Without your members, our landlord partners, and their commitment to those we serve, we cannot be successful. We look forward to continuing to work together and strengthen our partnership. Please feel free to contact us if you have any questions or concerns.

Sincerely,

Jim Bernard
Board of County Commissioners – Chair
Clackamas County