## 3/24/20 AGENDA, ITEM 6a - TEMPORARY MORATORIUM ON FORECLOSURES AND RESIDENTIAL AND COMMERCIAL EVICTIONS FOR NONPAYMENT OF RENT DURING COVID-19 PANDEMIC SUPPLEMENTAL EMAIL SUBMITTED BY BETSY RYAN TO THE CITY COUNCIL ON 3/24/20 AT 9:50 A.M.

From: Betsy Ryan <rosebud5333@me.com> Sent: Tuesday, March 24, 2020 9:50 AM To: City Council <citycouncil@hermosabeach.gov>; Ann Yang <anny@hermosabeach.gov> Subject: Letter: Temporary Moratorium on Foreclosures and Residential and Commercial Evictions For Nonpayment of Rent During Covid-19 Pandemic

Dear Mayor, Hermosa Beach City Council members and City Staff,

My name is Betsy Ryan and I own a 6 unit apartment building at: 95 17th Street, Hermosa Beach, California. The apartment building is also known as, The 17th Street Mural House.

I am not a big corporation. It's just me, with no net below. I have worked all of my life to own my property and it bothers me when I hear ignorant people talk about the, "greedy landlords". It's dehumanizing.

There are good and bad people in all professions and walks of life.

Both of my parents lost their homes growing up during the depression. This is a scary time financially, for us all.

I have a business license with the city of Hermosa Beach and I pride myself in providing a quality product.

I hand made all of the chandeliers in my apartments, they are always freshly painted before renting and they sparkle.

I care about each person I rent to and they know it. The respect and kindness is mutual.

I am opposed to any politician interfering in a well run business. Why should someone with no skin in the game, with no experience in my business, have the right to

make major decisions on my personal property, business and livelihood?

As a small business owner, I am relying on the City of Hermosa Beach to protect all businesses in Hermosa Beach, including those of landlords.

If tenants don't pay rent, then how do the landlords pay their mortgages and property taxes, due next month at 1.25% of the sales price, property insurance, the building's gas, electric, water bills, the gardener, the cleaning crew, all of the maintenance people, including plumbers, carpenters, electricians, and handymen?

How do you expect us to pay these service people and expenses without rental income?

This looks like a case of the government creating more problems, confusion and animosity, to solve another problem.

I am requesting that The City of Hermosa Beach take a leadership role with California and America.

I am requesting that we add to the Executive Order N-28-20.

This Order imposes a moratorium on evictions for failure to pay rent during this emergency period, if the tenant demonstrates that the tenant is unable to pay rent due to financial impacts related to COVID-19.

\*Instead of requiring the small business landlords to support unemployed tenants due to Covid-19, I am requesting that the City of Hermosa Beach, support it's residents, in the event they are suffering financial hardship due to the Pandemic, with the Budget of The City of Hermosa Beach.

We should be standing together as The City of Hermosa Beach, using our community dollars to support our residents in their financial time of need, during this emergency.

It's discriminatory, chaotic, and destructive to place the bulk of the responsibility of job loss due to a pandemic on the shoulders of the small business landlords.

Sincerely, Betsy Ryan