

## Communication from Public

**Name:** Marlowe Moser  
**Date Submitted:** 04/22/2020 11:12 AM  
**Council File No:** 09-0234-S4

**Comments for Public Posting:** Here is what I wrote for item 28: LA City Council Members, please support the amendments to the responsible banking ordinance to include rental relief for the large majority of Los Angeles residents who are renters. This crisis has left many people unemployed at no fault of their own, and any assistance that goes to landlords for mortgage relief should also include rental relief for the same logic that EVERYONE is suffering right now and EVERYONE needs help. Suspending evictions, and deferring rent payments until after the crisis is over is grossly inadequate. You cannot assume that people make enough money to make those kinds of additional payments on top of the huge portion of their income going to their normal rental payment (up to 50% for some!). It is immoral to burden working class people in this way, when they have no way to weather this economic burden with the wages they typically make. Just assuming that this economic impact lasts 6 months it would be a horrible mistake and large harm to the economy and to the people if they come out of this crisis with \$6,000 of debt owed on rent, because that is money the HAD NO ABILITY to earn. Even paying something like that off over 12 months is hard for people to do at the median or even average income level given that rent is already such a large portion of people's income. That kind of debt stalls economies, because instead of being able to spend money on essential goods and services, you are forcing people to choose between feeding themselves and paying back rent. That is wrong, do the right thing. People should not have to make these kinds of decisions.

## Communication from Public

**Name:** Sylvia

**Date Submitted:** 04/21/2020 03:55 PM

**Council File No:** 09-0234-S4

**Comments for Public Posting:** I'm a constituent in CD15 and I believe mortgage relief must be tied to relief for renters. We can not expect renters to have gone with out work for months and then expect to be bound to debit, this is especially true for student loan borrowers like myself. Rent relief is necessary to be able to bounce back from this crisis.