

Dear Chair Luke H. Clippinger and Members of the House Judiciary Committee,

My name is Tung Nguyen. I am the owner of just a handful rental properties in Baltimore City. Since the COVID started, most (if not all) of my tenants stoped paying. However, I still have to pay **the tax, registration fees, lead cert, licence fees, maintenance, repairs as well as mortgage, utility and management fees every single month.** We have tried to reach out to the tenants to help them to apply for the rent relief programs but most don't bother to pickup the phone or start the application process since they know we can't evict them. So far only 1 of them got approval (for only 3 months rent) and 1 is pending. Also, believe it or not, when applying for a new mortgage to refinance (due to lower rate), the lenders ask if we have ever applied for the mortgage relief programs and reject the application if we have.

Consequently, I already suffer a great growing loss. As a small property owner I cannot endure any fee increase or the inability to recover the fee from your tenant. This is simple UNFAIR.

Best,

Tung