

To Whom It May Concern,

As you well know, the economic crisis that has fallen upon us due to federal and state mandates regarding the control of the Covid-19 pandemic is severely effecting everyone. Businesses are being forced to close, people are being laid off, making it very difficult to pay their bills, which then effects the landlords, banks, utility companies, etc., etc., etc...it is a domino effect and seemingly no one is left unhurt by this. As a landlord, I urge you to consider all sides of this very critical financial issue before making any decisions. I am an owner of rental units and, after being suddenly and unexpectedly widowed 2 years ago, I rely fully on the rental income to not only pay my own housing costs, utilities, medical bills, food, etc., but also to afford all the necessary continued maintenance, property taxes, insurance, management fees, and all other costs of property ownership on the rentals. In the last 4 1/2 months alone, I have had to spend over \$40,000 on my rentals to replace a roof, gutters, multiple appliances and new carpet and paint. I have always tried to provide good and safe places for my tenants to live and have worked hard to keep my rent as fair as possible. The new laws in the state of Oregon make it even more costly and difficult to continue to provide housing for people by protecting only the tenants, limiting rent increases that are necessary to keep up with the rising cost of maintenance, insurance, and taxes, and by making it more difficult, if not impossible to evict tenants that are behind on or not paying their rent and/or damaging/destroying the units. The maintenance costs are unending and will become overwhelming for landlords if they lose the rent they count on to maintain their units. During this very difficult time, there will be some tenants that will need assistance in paying their rents. In order to keep the housing market stable, disaster relief needs to be for both tenants **and** landlords to keep the system functioning properly. Not all tenants will need help, but those that do should have to provide documentation from their employer that there is no work available and direct rent assistance from the state or federal government should be paid directly to the landlord to ensure the stability of housing for our communities. If the landlords are not equally protected as the tenants, we will be creating an entire new category of people who need help, and the crushing domino effect will continue and will ultimately deeply impact the ability for landlords to provide housing throughout the state.

I sincerely appreciate your thoughtful, thorough, and fair consideration of this matter,

Deb Moore  
Landlord – Bend, Oregon