

As you consider providing emergency rental relief for tenants, please also consider the needs of the landlords.

Last summer we purchased a home in our neighborhood with private financing funds as an investment property. It had a lot of deferred maintenance and could not qualify for a conventional loan. We used a heloc loan to pay for making it inhabitable again. We now provide quality housing at an affordable rent to our wonderful tenants. They are all students who work in non-essential services, and already several of them have lost their jobs. I'm quite concerned that they will not be able to pay rent, and that we will not be able to make our payments to our private lender and our heloc loan, as our monthly income is also affected. So we could be at risk of losing both properties.

In your deliberations, please consider also those landlords who use private financing and heloc loans. This is our only rental, we are as small scale as you can get. We spent 6 months completely rehabilitating this property. We would be devastated to lose it, or our primary home. We also feel a commitment to our tenants and want to keep them in the property. Rather than rent relief, please consider providing payments to landlords so we can continue to provide critical rental housing in our community. It will not serve tenants if landlords cannot continue maintenance or if they lose their properties.

Thank you,  
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