

I am 88 years old . I own one duplex from which I have total Rents of \$2,200.00 per month. I also owe a mortgage on the duplex and an escrow account which totals just about 1/2 of the rents per month. If I don't pay my mortgage, then I will lose my property and the tenants will be out of luck also. One of my tenants is a young single mother, to whom I already advance many advantages that most rental owners would not. Such as not evicting her when her check bounced. The income from this property IS WHAT KEEPS ME GOING AND ALLOWS ME TO PAY THE MORTGAGE ON THE VERY MODEST HOME THAT I INHABIT. Without the income from my duplex I will not be able to meet my expenses and in all likelihood I could end up unhoused. THIS IS A GROSS INJUSTICE TO PLACE ON SOMEONE MY AGE WHO HAS NO WAY OF EARNING ANY MONEY other than through the rents on my property. I am probably one of the few landlords that does not raise their rents, just because they can. I haven't raised my rents on either of my tenants. I'd rather have good tenants paying a reasonable rent, who continue to renew their leases year after year, than a get rich increase in rents. I CANNOT, REPEAT, I CANNOT AFFORD TO MISS ANY MONTHS RENTS, PARTICULARLY BECAUSE IN REDMOND OREGON, WHERE MY DUPLEX IS, I am required to pay the water/garbage bills and then pass the bill through to my tenants. If I don't get the rent, then I probably won't get the utility bill and that means that in order to maintain water and garbage service to my 2 tenants, I WILL HAVE TO PAY OUT OF POCKET. AS I SAID. I AM 88 YEARS OLD. I DO NOT HAVE THE MONEY TO FOREGO ANY RENTS, NOT EVEN FOR A MONTH. I WILL BE DESTITUTE IF THIS HAPPENS. I'm not even sure I can afford to feed myself if I have to forego any rent, and I certainly will not be able to pay my own home mortgage.

In addition to the above , which is my personal situation, I concur with the following information provided by Oregon Rental Owner's Association.

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We have reached a moment in the Covid-19 crisis, where your voices need to be heard regarding the plans for keeping people housed. To that end, we have created a list of talking points that you can use when providing encouragement to your local, county and state officials as they grapple with this unprecedented situation. We support direct rent assistance payments to landlords for the following reasons:

- Disaster relief needs to be for both tenants and landlords to ensure that renters retain their housing and landlords can continue to operate. Direct payments to landlords will keep the supply chain functioning, including mortgages, insurance, maintenance, etc. This isn't just about making sure that landlords get their money. Housing stability for our communities should be front and center during this crisis.
- A moratorium on mortgage payments provides some relief, but it doesn't provide income. Some landlords depend on their tenants' rent payments for their main source of income for food, medicine and utilities; we don't want to create a new category of people who need help.
- Rental properties require maintenance. If landlords don't have the money to pay for needed maintenance due to the crisis, they may face punitive damage awards for failure to maintain the unit.
- As our government officials pour money into the economy to mitigate the short- and long-term impacts of this crisis, part of what needs to happen is for people to keep buying goods and services to lubricate the economy and minimize the damage we are facing. Direct payments to landlords for the tenants who need help will be a vital way to infuse funds in to the local economies.

- Not all tenants need help. While many have been temporarily suspended from working, many are working from home, or have resources available to help them weather the storm. There needs to be some sort of needs test to determine whether the inability to pay rent is related to Covid-19 or not. Tenants should have to provide some sort of documentation from their employer that there is no work available, and that unemployment benefits for the household do not meet their needs for food, shelter and utilities. Gathering this data could also provide much needed information to the state regarding impacted communities. This could help inform future planning for unexpected crises that will undoubtedly come our way.
- Other pressing issues for some landlords are current pending notices for bad behavior by tenants, or termination notices issued prior to this time. Can these evictions still be processed and executed, or do landlords have to sit tight while the tenant continues to damage the property, disturb the quiet enjoyment of the neighbors, and even commit criminal acts while being protected from eviction? Also, under current law, once a notice of termination has expired, if the landlord accepts rent for any period beyond the termination date, they waive their right to terminate on that notice. With the implementation of SB 608 and the subsequent restrictions on termination of tenancy after the first year, a landlord could get into a real bind. Can waiver rules be temporarily suspended due to this crisis allowing landlords to accept rent, but still keep their notice valid?