Dear Oregon Legislature Emergency Committee

With 48 years landlord experience, I'm appealing to you to make good decisions to keep people housed and spend our tax money wisely during the Covid 19 crisis. I strongly urge you to **direct payment to landlords** to keep tenants in their homes.

Governor Brown has placed a **90-day moratorium on any residential evictions for nonpayment of rent.** Some bad tenants, who plan to move in a few months anyway, could just stop paying rent and the landlord is helpless. **If rental assistance goes directly to the tenant, they could pocket the assistance and not pay their landlord.** Landlords must continue paying property taxes, water, trash, repairs, etc. during a period of possibly not having rental income. Many landlords depend on rent income to feed their family and pay their mortgages.

Not all tenants need help. Some will be sick, laid off and receive unemployment. However all of my renters, so far, are working and some are working overtime. It is important that the plan to spend our tax money is on a NEED basis. 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 supply 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.

Rental relief assistance must to go directly to the Landlord.

Thank you, Susan Napier 541 7608482