Now that there is a moratorium on residential evictions I believe it is imperative to address landlord costs of just maintaining a rental unit. In addition to mortgage payments, the landlord also has property taxes, utilities, insurance, management fees and maintenance costs. How will those costs be covered if there is no rent coming in? Will the city turn off the water if the landlord can no longer pay the water bill? We do not know how long this crises will last so if we cannot pay the property taxes in November what kind of property tax relief will there be? Our units are old so maintenance costs are a big item. How is that going to be addressed? Undoubtedly, there will be tenants who use this as an opportunity to not pay rent, even though they are able to. How will that be addressed? I am also concerned about the problem tenant (we have one); the type that causes disruptions in the neighborhood or destroys the property. If they know that they cannot be evicted what recourse will the landlord have to control them? Sometimes tenants move in additional family members or friends that were not on the rental agreement, and sometimes it makes the unit occupied beyond its capacity. Under the moratorium will the tenant be able to over occupy a unit without repercussion?

My mom is the majority owner of our rental units, she is 92 years old and lives in an assisted living home, which costs about \$4500 per month. She has no retirement so she lives off of her savings, my dad's social security and the income from the our rental units. If she loses the rental income and burns up her savings what happens?

Ray Borschowa Mt Angel