## Dear Committee Members,

I am writing to ask that, as you meet to review ways to alleviate the effect the Covi-19 is having on residents and housing owners in Oregon, please remember that the current state of the economy is one that is effecting us all. Like many in the housing profession, we are not a company with deep pockets. Contrary to what is often portrayed, we are a small family business that is susceptible to the economic hardships of this unfortunate situation like everyone today. As you prepare to make policy to help us all through this time, please consider that we also have bills and creditors that require payment.

My family and I care for a historic property in Portland and pride ourselves on creating a safe and affordable place for the citizens of Portland to live. The last thing we want is for any of our residents, because of matters out of their control, to not have the ability to pay rent or other bills. Our residents are like family to us and we want to see them succeed in their lives and stay in their homes. The possibility of having even more vacant units in a town where renting property is becoming increasingly hard and vacancy rates are on the rise is something that worries us greatly. Even with our best intentions and hopes for the future, the cold hard truth is that if we do not receive rents because of others' hardships it is going to be nearly impossible for us too keep up on the bills that we accrue simply running our business. Not only mortgages, but tax bills, utility bills, insurance bills, maintenance costs, employees wages and numerable other costs are all things that need to be paid to keep our doors open. Like many older building in the city, our utilities are included in our rents so it is not only rent but the cost of utilities that we are missing when people are unable to pay rent. Please, as you consider a plan to help stabilize the situation, consider ways you can help us find some forbearance from some of these weights as well as ways you can help our residents find funds to help keep them in their homes. If it truly is everyone's responsibility to help each other through this challenging time then it should not only be us that has to bear the burden of not receiving payments but also the utility company, mortgage lenders, insurance companies and even the state and city tax collectors.

Thank you for your time and work on keeping us all safe and healthy physically and economically during this time.

Sincerely, The Railton Family