

Dear Mr. Straub,

As a landlord I am empathetic and sympathetic to the needs of our tenants. We always keep our rents at the low end of the rental market profile. Our maximum rent increase annually has never been more than \$25.

I've been self-employed for 27 years and we purchased two rentals as part of my retirement income. We have small mortgages on each as well as management, property taxes, utility and garbage fees and maintenance costs each month.

I am 61 and will retire at 62 due to health issues. I rely on the net income from the rentals to supplement our monthly income. Because I have to retire early, I'm sacrificing a significant amount of my SocSec benefits. We do not have a rental fund surplus for these accounts. If our tenants are not working due to the COVID-19 pandemic and become unable to pay their rent, there will be a snowball effect. We will be significantly impacted financially.

The impact of the rental housing market will impact more than just tenants. I hope consideration is given to landlords too.

Thank you for your time. Stay safe and healthy.

Kind regards,

Debra Mathews

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Sent from my iPhone. Please excuse any typos/grammatical and spell check errors.