Dear Legislators,

During this time, we need steady leadership that provides common sense and thought-through solutions to this crisis.

Part of this is ensuring that working families living paycheck to paycheck are able to stay housed.

As a shelter provider, I encourage you, as well as your fellow lawmakers, to make the right choice by choosing to compensate shelter providers directly for rental payment assistance during this crisis. Several of the permanent rental assistance programs we encounter every day employ this same model of direct payment to the provider.

I understand that this situation puts many working families at risk. By making payment directly to landlords, we can cover our costs and keep providing shelter for people affected.

By not doing this, there is no guarantee that money will get to us to cover our mortgages and other overhead, forcing us close units.

I want to keep people in my units, so I am strongly urging you to direct payment to shelter providers to keep people housed. Not all landlords have multiple units that better positions them to weather this storm and spread their costs and risks. There are also landlords like me who have only one unit and rely heavily on that rental income to cover the cost of doing business. Without rental income I cannot make the mortgage.

- <u>Disaster relief needs to be for both tenants and landlords to ensure that renters retain their housing and landlords can continue to operate.</u> 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. <u>If landlords don't have the money to pay</u> 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 shortand long-term impacts of this crisis, people need to keep buying goods and services to lubricate the economy and minimize the damage we are facing. <u>Direct payments to landlords for the tenants who need help will be a vital way to infuse</u> funds into the local economies.

Thank you for listening. I am hopeful that my message is positively received and listened to, and action taken on it.

Michelle Rhoads Sent from my iPhone