

Dear Committee,

I am opposed to the emergency measure of cancelling rent. Landlords will need relief beyond the cost of our mortgages. We are responsible for utilities, landscaping, fixing problems, repairing appliances or replacing them. etc etc.

I am a landlord in Bend, Oregon. I saved for years to buy the two properties that I own. One is a long term rental and one is a short term rental. Guests traveling to my STR have disappeared. Yet, utilities must be paid, taxes on the property as well as taxes to the city. The yard, hot tub and sauna must be maintained in case we get the rare quest (which is happening to others here in Bend).

My other long term home still must be maintained even if rent would no longer be required. I pay the utilities on this property because the tenants are month to month and to be kind to the couple who were just establishing themselves in Bend. They are established fine now. I maintain the lawn and this yard is big.

Losing our rent will deprive me of **any** income. I am self employed by my property rental business and a new business that was to launch in April. Being an entrepreneur --especially with a business just launching--is a horrible position to be in right now.

Without rent and even without mortgage payments, I will not be able to make ends meet. God forbid anyone in my family gets hit with covid-19 or any illness. I am a divorced mom raising two children. I need money to continue putting into my new business so after this ordeal, I will be ready to launch my training services. I had four different clients ready to sign a business contract with me, but now they themselves have shut down.

I know there are big property management companies around Oregon. I know some folks have between 8-15 properties. I am not one of these people. These two properties are my lifeline. Now, no one is coming to Bend for vacation. There goes half of my income. If you take away the rent on my long term rental, my family will suffer.

We property owners who derive our incomes from their properties need to be compensated **beyond mortgage relief**. Perhaps some additional monies for maintenance, utilities and up keep.

Thank you,  
Gina