To Whom It May Concern,

My family did not get into the rental business by choice. We had properties that were occupied by family for many years and then suddenly they moved on. we considered selling the properties for a quick boost to our income, but decided instead to listen to members of our community who were struggling to find homes for rent. This provides a steady stream of income, but presents many challenges to our staying afloat when things like plumbing disasters present themselves at the most inopportune times (Dec. 23 for instance).

We rely on the income from our rentals to support several elderly relatives, and since the changes made over the past few years by the Oregon Legislature have already put us in a bind, another hit financially could put us out of business and with little or no income.

We chose to keep our rental units way below the average rent in our area for houses of the same size. With consistently increasing land taxes and a cap on the amount we can raise rent, we will be well below the average rent in our area for years and struggling to keep up with our own bills, let alone emergency repairs and maintenance. I do not believe that anyone in the Legislature took the time to truly examine how the recent changes would effectively punish those of us who were trying desperately to keep our rental prices affordable to tenants.

Now we are looking at a rental deferment program (translation - no income) and trying to in the future to collect deferred rent from tenants who are already living pay check to pay check, and will not be able afford to repay the rent owed for the months deferred. At which point our only option will be to evict them and then try to sue them for money which once again they do not have. We kept our properties in an effort to provide affordable safe housing for our community. Not to become villains and heap more distress on people who are already in trouble due to low wages and now the Corona Virus.

In trying to come up with a solution to <u>this</u> new potential housing crisis, please take in to consideration that some landlords make about as much as their tenants, and are not taking advantage of anyone. My family business cannot survive in the current climate of caring about the tenants needs only. We also are struggling to make ends meet.

Respectfully,

Joseph Simpson (541) 660-4122