Dear Committee Members,

Even though the Governor has made her decision on this matter

We are writing you in the hopes that you will also consider relief for rental property owners during this current crisis we find ourselves in.

We are a retired couple in our 60's and our rental property provides a large portion of our monthly income. We are considered what you call a "mom and pop" operation as we have 5 rental doors total...one of which we live in. We have worked for 40 years to obtain what we have and feel it is very unfair that we are now facing this dilemma because the state has decided we don't need what we have in order to solve a problem for another segment of the Oregon residents. May I say those that have no real interest in the property they are tenants of?

I mean that under this scenario.....Tenant is not responsible to pay rent until crisis is over...let's say 6 month, owner cannot pay Mortgage for six months and is living month to month. At the end of the six months tenant says I am leaving because I have to pay rent again and I owe you nothing under the current order. But owner can't tell bank or lender I do not owe you because the tenant left. Bank says gee we are sorry to hear that, when are you going to pay us or lose your property.

- 2<sup>nd</sup>, I know several reasons have been presented by various Rental Associations all ready, so I will not take up your time repeating them. I trust you have red and considered these reason carefully.
- 3<sup>rd</sup>, May I make a new suggestion. If the state is really concerned with helping keep peopled housed. How about using state resources to guarantee that if a tenant leaves before or after this crisis without paying past rent. The state will take money from the fund and pay the owner what is due. This fund would be much like the current fund that is used to reimburse owners for property damage that a tenant does.
- 4<sup>th</sup>, why were we not given the opportunity to offer reduced rent. The tenant is not losing all their income because of this crisis they will have other benefits from the state and federal government to draw on.
- 5<sup>th</sup>, If for one of the reasons the governor sites in her order is to prevent the spread of Covid 19 by stopping evictions. May I suggest that she execute an order ordering all hotels and motels in Oregon to shut down till the crisis has pasted.
- 6<sup>th</sup>, we have other associated cost per month that are beyond just the mortgage. Such as paying for Water and sewer, insurance, taxes in our case it amounts to about \$325.00 per month how shall we handle that in this scenario.

We are not excited in losing our home because of tenants being given a pass on rents. Like I said before...we live in one side of our duplex and the tenant on the other side rent pays our mortgage.

Moving a problem from one state issue or population to make it an even bigger and more serious problem for another segment of the population problem never has worked and never will work.

In closing we would like to just ask that by attempting to solve problems in a temporary crisis for one group. That you do not cause more substantial if not permanent damage to another group within the state.

Thank You in advance for your consideration,

Charles and Janice DeSeranno 5779 Valleywood Lp SE Salem, Oregon 97306 503-551-5000