

Attn: JSCVR Exhibits

Re: Impacts of Covid-19 on the Rental Housing Industry

As the owner of four rental units currently serving 4 young families, I respectfully request that, when you are formulating any forthcoming policies, you take into consideration more than the needs of large multi-units and consider a landlord like myself and my partner. We own two duplexes in Bend providing housing for four families. We would expect that these families may very well suffer some (at least short-term) loss of income during this crisis. The mortgages on our investment in these homes is, of course, maintained by the rentals paid. We have already pledged some relief to our tenants by delaying by 14 days their rent due date, while at the same time asking them to keep up appraised of their personal situation. Please consider, when formulating your relief plans, to provide a way to compel or request a commensurate relief to us by the bank issuing those mortgages.

Thank you for the work you are doing on our behalf.

Sincerely,
Linda Dykwel
61264 Splendor Lane
Bend, OR 97702