

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.

My comment on this is that I am glad you want to help those of us who have a mortgage. As for myself I have 2 different private loans, therefore there is no help for me. Unfortunately I rely heavily on my rental income to pay these 2 loans that I am barely affording now as it is. The effect of no income will affect me and the persons who trusted me to make the loan payments as the said persons live strictly on social security and gave me their life savings. I work with my tenants very well and they will tell you I go above what most landlords do. I allow them to pay their rent and if they have issues they can come to me and I will work with them. I have let them be late and catch up when they can. No income will force me to sell my rental properties and I have thought about that and have found a buyer but that would displace my current tenant. I think you should consider the affect long term as we already don't have enough housing. I live in Prineville and if I sell I will be displacing 11 families and the person who wants to buy me out has said they will not keep the current tenants. How will that affect them and the economy. I think landlords would rather work with their tenants and collect what they can truly afford and make a payment plan for the rest.

Thank you for your consideration
Cindy Kennedy