

Dear Committee Members

My name is Sibylle Beck. My husband, Richard, and I have been providing housing in the Salem Area since 1997. We own and manage all of our 20 rental homes ourselves. We have mostly 2 bedroom single houses and 2 bedroom duplexes. We are a small business that depends on its customers (tenants) to pay their rent so we can provide customer services like repairs and upgrades. We also employ one person and provide him with health insurance and a full time job.

If our tenants decide not to pay their rents we still have expenses to pay like mortgages, insurance, property taxes, furnaces that quit and roofs that leak (just to name a few). If we can't pay mortgages and property taxes we will loose our rentals. To put a 90 day stop on FEDs will deplete our cash reserves because now we have no means to get the non-paying customers/tenants out of our rentals and are still forced by law to provide upkeep and repairs. Not all tenants need help but right now tenants don't have to provide any sort of proof why they can't pay the rent.

Providing housing is our business. This is were we get our income to live from, too.

If the State is creating a system of direct rent payment make sure that it happens right away. Many small business owners/property owners depend on this. We can only hold the line for a short period of time.

Sincerely

Sibylle and Richard Beck
Salem, Oregon