

PLEASE HELP both LANDLORDS AND TENANTS BY PROVIDING RELIEF FOR TENANTS, SO THAT THEY CAN STAY IN THEIR HOMES AND SO THAT WE CAN REMAIN IN THE BUSINESS OF RENTING OUR HOUSES.

I'm a landlord in Oregon. I'm 69 years of age. I live on my rents. They are my main source of income. And, my rents are reasonable. I allow pets and strictly abide by Oregon's Landlord/Tenant laws.

I might add that I have a degree in Economics from Portland State. The rental property market is just that, a MARKET. There needs to be a balance in order for any market to work. I have a number of friends who are also landlords. None of us are trying to get rich off of rents. We just invested in rental property because, at the time, we were no longer able to find work in Oregon's marketplace due to our ages.

Housing stability for everyone is critical. COVID-19 relief needs to be provided for tenants so that they can pay their rents. Most tenants are good people. I understand the need to keep my tenants in their homes. On the other hand, I may very well lose my ability to keep body and soul together because I require expensive medications (one of which costs \$520 / month). And further, a moratorium on mortgage payments doesn't provide income.

I have a tenant who cannot pay their rent, but their problems began long before January of 2020. In December, this tenant, who has struggled for 22 months to pay rent and who has a history of slow payments, just bought a new Ford F150 truck. The way this tenant manages money has been a problem for many months. Their purchase of a new truck in December, 2019 was nothing that I had a say in. I don't want to have to support these people, nor can I afford to.

If I have to, I am going to sell my properties. I need the cash. I cannot be put in a position where I have to "carry" my renters, as I can't. I need to have the State of Oregon help both renters AND landlords by providing emergency help with rents.

AGAIN, PLEASE HELP both LANDLORDS AND TENANTS BY PROVIDING RELIEF FOR TENANTS, SO THAT THEY CAN STAY IN THEIR HOMES AND SO THAT WE CAN REMAIN IN THE BUSINESS OF RENTING OUR HOUSES.

Thank you for considering my comments.

**Toby Bayard
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