

I urge you to consider both needs of property owners and tenants in regard to relief for both parties during these times.

In a good faith effort to allow a tenant to stay in my one property, I have already offered a reduction of 27% for the next four months. I will be operating on an even greater loss during that time, yet I understand the predicament a tenant may be in. I have no proof that my tenant is in a hardship situation, but I am taking his word for it.

That being said,

- Disaster relief needs to be for both tenants and landlords to ensure that renters retain their housing and landlords can continue to operate. Direct payments to landlords will keep the supply chain functioning, including mortgages, insurance, maintenance, etc.
- 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.
- Rental properties require maintenance. If landlords don't have the money to pay for needed maintenance due to the crisis, they may face punitive damage awards for failure to maintain the unit.
- As our government officials pour money into the economy to mitigate the short- and long-term impacts of this crisis, part of what needs to happen is for people to keep buying goods and services to lubricate the economy and minimize the damage we are facing.
- Not all tenants need help. While many have been temporarily suspended from working, many are working from home, or have resources available to help them weather the storm. There needs to be some sort of needs test to determine whether the inability to pay rent is related to Covid-19 or not.
- Other pressing issues for some landlords are current pending notices for bad behavior by tenants, or termination notices issued prior to this time.
- These evictions should still be processed and executed. o

Sincerely,
James T. Cronin
Property owner, Bend, Oregon