

I am sure you are receiving many letters like ours. We are landlords in a small town in central Oregon who just had our tenants give notice, leaving a gaping hole in our personal finances for the time being. It will be difficult to find new tenants in a recession, even with us offering a reduced rent that we will have to make up in our own personal finances. We are heading into a depression if local, state and federal governments don't react quickly to stanch the economic bloodletting the global pandemic caused. We can argue about why we're in this mess later; for now, please consider the following actions to prevent more deaths of despair than deaths from the novel coronavirus.

- 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. Housing stability for our communities should be front and center during this crisis.
- A moratorium on mortgage payments until the pandemic passes and businesses can reopen, restarting the economic engine that keeps us all going. Keep in mind 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.
- The problem may not be as big and expensive as initially thought. 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. Tenants should have to provide some sort of documentation from their employer that there is no work available, and that unemployment benefits for the household do not meet their needs for food, shelter and utilities. Gathering this data could also provide much needed information to the state regarding impacted communities. This could help inform future planning for unexpected crises that will undoubtedly come our way.

Thank you for your consideration,

Anne Madrid
Terrebonne, Oregon