

Dear Committee Members,

Thank you on the work you are doing for the citizens of Oregon.

As small landlords (5 units) my wife and I (retired, on Social Security) depend on the rents we receive to pay our mortgages, taxes, insurance, maintenance and repairs on our (3) rental properties. We don't have a large cash flow from these properties, so shifting the burden from tenants unto landlords is both unfair, as well as jeopardizes our ability to retain our properties. We both spent 48 years working in the private sector to build a modest supplement to our Social Security benefits.

It makes more sense, in our opinion, that the bearing of costs needs to be spread across all taxpayers (other than low-income), instead of on select groups.

We also feel putting a blanket stop on all evictions is not in the best interest of tenants and landlords. If there is criminal activity or endangering of other tenants or neighbors, these should not be put on hold.

The state has been dealing with the housing crisis (lack of supply) before this current health crisis. Implementing a system of disaster relief with the state providing rent support payments paid directly to landlords, but only for tenants who have lost their income due to losing their jobs because of this crisis.

Thank you for your consideration,

Dennis and Bonnie Chappa