

To whom it may concern:

I know new tenant laws are being discussed today, and I hope you will take into account small property owners. I own one rental house in Oregon, that I kept because I could not sell it during the great recession so I moved out, rented it out (at a loss per month) but I figured it was the best thing to do rather than giving it up to foreclosure. Now, my husband and I, as landlords of a single property, are also worried about keeping our jobs and cannot afford to not accept any rent, while also keeping up with maintenance requirements and our own mortgage for where we live. I worry if we don't get rental payments, but are still required to pay insurance, taxes, and a mortgage payment, we will be forced later to raise rent (which we have never done) just to catch up or have to foreclose on the house. I don't want to foreclose on my tenants, but if exceptions are not made, I may be forced to do so.

If we are going to have disaster relief, it needs to be equal for both landlords and tenants so I can continue to keep my rental property afloat so all Oregon families are living in a safe and secure environment.

Sincerely,  
Amber Watkins