To MY Representatives

As a landlord with only a few rentals I want to make clear that I am a small business owner too. As in any business whether or not I recive income I still have expenses. As you consider disaster relief it needs to be for both tenants and landlords. I want to ensure my renters retain their housing and I can continue to operate. Direct payments to landlords will keep the supply chain functioning, including mortgages, insurance, maintenance, etc. This isn't just about making sure that landlords get their money. Housing for our communities should be front and center during this crisis.

The proposed moratorium on mortgage payments provides some relief, but it doesn't provide income, cover taxes or insurance. Many small businees landlords depend on their tenants' rent payments for their main source of income for food, medicine and utilities. Rental properties require maintenance.and repairs are unpredictable. Someone flushes paper towels because they have run out of toilet paper and I have an unexpected plumbing bill. Or a hot water tank malfuctions and again I have an unexpected plumbing bill. I can provide reciepts.... If I, as the a Indlord, don't have the income tto cover this emergency maintenance then I also become a victim of the crisis; I may face punitive damage awards for failure to maintain the unit!! We want to help our tenants but if by helping our tenants we become a new category of people who need help nothing positive has ben accomplished. WE ARE ALL IN THIS TOGETHER, ALL CONSTIUENTS, ALL OREGONIANS NEED TO BE INCLUDED IN A SOLUTION FOR ALL PARTIES IN OUR ECONOMY.

Thank you, Sincerely, Robert J Peel Springfield, Oregon.

