Committee members - As a landlord with just a few properties, I have great concern when tenants can no longer pay rent because of the effect of the various COVID-19 caused shut downs. I have mortgages to pay and those rent receipts make those payments. A loss of all or part of those rent receipts will cause a hardship from a cash flow stand point in my case. Therefore, the following suggestions should be considered before making any decisions regarding tenant and or owner monetary relief.

- 1. All tenant applications should be screened for validity Employer verification of no work available, State of Oregon Unemployment benefits and area cost of living could be used to help validate applications. There may be more criteria.
- 2. Landlord applications should be tied to approved tenant applications. Perhaps a tenant application that requires a landlord sign off before funds are distributed.
- 3. Timely application turn around. Don't get bogged down in process so much that it takes 30 days or more to approve. That is to slow to turn rent receipts into mortgage payments.
- 4. Funding is a big unknown. Where would funding come from and/or what programs may be affected.
- 5. Tenant termination is a problem. SB608 makes it very difficult to evict problem tenants as it is. This is costly for landlords and time consuming. Don't make evicting a problem tenant harder than it already is.

To date I have not heard of any problems with my tenants but it is early in the game. Please be sure any decisions are fairly based and have minimal chance for abuse or unintended consequences.

Mike Stokes Bend, OR