

From: [Cathy Taylor](#)
To: [J1SS Exhibits](#)
Subject: No on Extension of Governor's Housing Moratorium (Concept 90)
Date: Tuesday, June 23, 2020 4:28:30 PM

As a homeowner in Bend, OR I am writing you to request that you do not approve the extension of the current renters' moratorium in Oregon. This law has good heart, and I was happy to comply for the first 90 days. However, another 90 days will not allow me to pay my full mortgage on time, and in fact will place me in danger of foreclosure.

I own a small home at 61133 Larkspur Loop, Bend 97702. I am 69-years old and plan to retire there when I can afford to stop working-- hopefully in the next five years. I currently live in Los Angeles (where I have a very specific job that is only available here). As I need to work in order to retire, I cannot afford to live in Bend now.

For the last 2.5 years, I have rented the property to two different renters who are both single moms with two kids. We all agreed on the rental price before each moved in, and signed contracts. However, due to Covid-19 my current renter lost her job and I had to reduce the rent to *below* my monthly mortgage to help her to stay in the house. She will be paying this lowered amount until October, **EVEN THOUGH SHE IS NOW WORKING AGAIN**. I wanted her to help her out, and complied more than the law required to keep her in the home she and her family love. However, I am struggling myself, as I am only working part time since the quarantine.

I've tried getting a loan from lenders, but each wants their loan to be paid back within six months.... where do I get the money to do that? This is a difficult time for all... please don't make it worse for those of us who have worked for 50 years to buy a home... only to have it taken away because of a law that is not clearly spelled out to help the renters or the owners.

Thank you for listening... please vote to keep the owners afloat, too. **VOTE NO** on this proposal.

Sincerely,
Catherine