We own a single-family rental home in Astoria, OR which we purchased it in 2007 in hopes of living in it when we retired. It has been rented continuously since then, with the most recent tenants having been there almost 7 years. They have often been late, but always managed to get caught up. They don't take care of the yard, and they burned a hole in the deck that was new when they moved in. We have put up with it, as they are better than the previous renters who refused to pay for garbage service and stockpiled it in the garage, or the one before that left a deer carcass in the back yard to rot until neighbors complained. All this knowing that one day, we would retire, and finally get to live in our little house. In the interim, we have lived aboard our 36-ft sailboat in Portland, saving for the day when we would live in the house.

I am retiring next month, my husband shortly thereafter, and we would now like to remodel and live in the house we have worked so hard for all these years. We were hoping the eviction moratorium was coming to an end on June 30, and we would be able to begin remodeling.

Extending the moratorium is only making the problem worse. Currently, our tenants are only \$500 behind, but they have signed a statement saying they have difficulty paying due to Covid, so I won't be surprised if we don't see another nickel from them. If people can't pay their rent now, how will they ever catch up when the the moratorium is ultimately lifted? I realize there is a landlord fund available to provide 80% of the rent. I tried to attend an online meeting for it but the website crashed, and the time spent to try submit all the required documents for reimbursement from the state fund seems hardly worth it at this point.

I am still paying the house payment so I am basically subsidizing these peoples' rent, while I am denied the ability to remove tenants and use my property for my own use. I can see the sense of a moratorium for large apartment complexes owned by corporations, but lumping mom-and-pop property owners into the same restrictions is unfair. I feel like I am being punished for working hard, trying to be responsible in planning for our retirement to provide housing for someone who may or may not be having difficulty. It is not my fault they have trouble paying their rent. I have provided a nice house, promptly completed every repair, and it seems to not have mattered.

I have been a lifelong Democrat, but I am beginning to understand why people vote Republican. If we weren't planning on living in that house we would sell it, as I guess we are still allowed to do that. I am sure many people are coming to that conclusion, and it seems likely that many folks will just get out of the business of renting single family homes. Which will ultimately result in less available housing for those who can't afford to own....