

Respected Senators,

Please vote no on this bill. I am a small-time landlady, who owns two rentals in Bend. I rent my these homes at affordable rates to local families in Central Oregon.

I do not rent my rental properties on the short term vacation rental market, though to do so would certainly be more financially lucrative.

I depend on tax credits for the mortgage interest to be able to afford to rent to working families; without it, my rental homes (I have two) would not pencil out financially for me. In fact, they would not break even at the end of the year.

The state needs property owners to rent homes and apartments to working families. We do not need another reason to encourage property owners to use their rentals for tourists.

Thank you,
Tamara Houston