

To Whom it may concern:

I am writing to outline the current impact and potential damage the COVID-19 will have on us as small business owners.

We have a vacation rental and Glamping rental near Joseph, Oregon. Our season runs from May thru September. This is the time of the year our reservations fill up for the summer. Since the arrival of the COVID-19, new reservations are at a stand still. We have approximately one fourth of the usual annual reservations on the books at this point. We rent through VRBO and Airbnb. Both are formulating plans to handle cancelations. This means they may mandate refunds for reservations which have already been made. We are advanced the reservation money from VRBO when reservations are made through them. The money from reservations for 2020, which we have received from VRBO has already been spent for maintenance and expenses as we get ready for summer. This is alarming to say the least. We would not have the funds to re-emburse potential guests who wish to cancel. Even if they agreed to reschedule at a later date, we would be severely impacted since that would eat up future income.

The vacation rental is our main source of income which we live on for the entire year. It totaled approximately \$40,000 in 2019

In addition to the vacation rentals we have four small supplemental sources of income. They are: sale of our Welsh ponies, insurance sales by my husband, sale of our repainted furniture, and child care. Each of these small but much needed streams of income have been effectively cut off by the COVID-19.

Welsh ponies are not something people are interested in purchasing with the COVID-19 disrupting our lives and country. We are not receiving any inquiries for ponies or for shipped semen from our stallion. Our best window of time for both of these is the spring. It is safe to say, sales will not happen until much later. We have missed the seasonal window. The same is even more true with income from our shipped semen. We average anywhere from \$10,000 to \$60,000 annually depending on the market and what we have for sale.

My husband who is 80 and still working, sells life and health insurance. No one is buying. He averages \$500 a month.

I buy and repurpose/paint furniture. Most of my sales have been to a local shop, Simply Sandy's in Joseph, Oregon owned by Jill McClaran. I received notice from Ms McClaran that she will not be buying any more furniture until further notice. Joseph is a destination for many summer visitors with a short season. Simply Sandy's income is seasonal. I have invested in a number of furniture pieces and supplies which would have gone to Simply Sandy's with the premise that they would be purchased this spring in preparation for the summer season. I have spent the winter buying and repurposing. I did this with the expectation of substantial sales of these items. Now furniture sales will not happen in the near future and the spring/summer sales for Simply Sandy's has already been impacted. Not only have I lost the income for the sale of my work but I have considerable money tied up in the inventory and supplies I have on hand. It's difficult to gauge the loss this represents. I have spent a minimum of \$4,000 in furniture and supplies. I usually realize a return of four times my investment (not including my time) for each piece of furniture. Based on this simple formula I will lose potential income of at least \$16,000.

Lastly, I take care of two preschool age children three days a week. They are currently being kept home by their parents due to the fear of COVID-19. 72 hours a month @ \$15 an hour equals \$1,080 a month.

In conclusion, we are very worried. Our expenses are ongoing. They include care and maintenance of the farm where the rental property and Glamping tent is located. Taxes, insurance, propane for heat, and seasonal work and expenses never end. The ponies must be fed, wormed, trimmed and taken care of.

We are older and still having to work to survive. Without the income detailed above we are left with only our Social Security.

Sincerely;

Kathleen and Grady Rawls.