

Please bear in mind that not all landlords are large corporations. My husband and I depend on the income from our investment property to pay three mortgages and utilities on those properties. We are living month to month on that income. We intend deferring rent for a few of our tenants who are currently forced to stay home. However, we also have tenants who have regularly worked remotely prior to this virus. Those tenants continue to work and collect wages.

Without any income from our 9 units, my husband and I would be in a dire situation. We are too young for medicare so must pay \$1270 a month for medical insurance. My husband was forced into early retirement in March 2019, therefore we have no other income at this time.

I respectfully ask you to consider the hardship this situation is having on all of us, not just renters, but everyone without the means to absorb the financial strain the shutdown brings.

Sincerely,
Kristy and Michael Woodcock
41943 NW Palace Dr.
Banks, Oregon