Dear Committee Members,

My husband and I are landlords and want to do what we can to keep our tenants. But if we don't collect rents than we will not be able to make our bank loan payments. Here is a suggestion that would help tenants immensely if you decide that they do not need to pay their rent:

- 1) A disaster relief fund to landlords so that we can keep our doors open. It won't help the tenants if we can't afford to pay their water/sewer and garbage and repair bills.
- 2) If we don't collect rents than we will not be able to pay our property taxes. A relief fund will help us keep our doors open.
- 3) If we don't collect rents than we can't make our mortgage payments. My business bank loan **requires me to make a profit** of 1.4 to debt ratio or else they can foreclose on my business loan. We want to help our tenants but we need you ask banks not to foreclose any loans during this difficult time. Please help us keep our doors open. If small businesses can't make their mortgage payments than I foresee another bank bailout. If we go out of business the government will not have any property or income taxes to collect and there will be less housing available in the near future.

Thank you for your consideration to help us provide one of the most basis needs to our community.

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