To Whom It May Concern:

I am writing this letter in response to current Oregon legislation that will significantly impact me directly as the landlord of two rental homes in Grants Pass, Oregon.

In preparation for retirement my husband and I purchased these homes, and they provide our primary source of income. We also have investments in the stock market, but as you know, under current conditions we will not be seeing income from those accounts this year. We will be devastated by the loss of this income if our tenants are unable to pay their rent. Without this income we cannot pay our bills. Our current health insurance premium is \$2018 per month as neither of us is yet 65, and we do not qualify for the Oregon Health Plan.

I am very sympathetic to the hardship that Covi19 has placed on everyone in our country, and I know that many landlords are in the same position that we are in. I would like to suggest that you consider legislation that will be equitable to landlords as well as the tenants. Please consider a subsidy similar to HUD programs that will allow our tenants to pay their rent. Please consider legislation that would reimburse landlords directly for lost income. Please consider legislation that will allow me to qualify for affordable healthcare. Did I mention the part where I now have no income and a health insurance premium due?

It is unfair to landlords to remove our remedies for non-payment of rent. My husband and I have worked hard all our lives to be able to purchase these rental properties, and we will lose everything we have worked for if we cannot receive assistance should we lose this income. I respectfully request that you consider every party involved in this horrible situation and not forget that landlords have bills to pay too.

Sincerely, Carolyn Wheeler

Sent from my iPad