

My husband and I are small landlords. My situation is rather unique in that our tenant just quit paying rent when they found out they could. They didn't lose either a job or any income as their income comes from other sources that they had to document when applying to rent. They actually paid one month's rent and deposit when they moved in and then quit. We are a retired couple; my husband is 95 and a second world war vet and I am a retired critical care RN. We used to live in this house and when we moved we kept it as a rental. We still have a mortgage which now we have to pay out of our retirement income. Forgiving 20% will hurt us as that will not cover the mortgage payment as the full rent would. I don't think a blanket policy on rent is fair. It allows for abuse from renters. If the moratorium is moved out until June and with the 20% forgiveness we will suffer a serious hit to our retirement at our advanced age. This is not fair to punish innocent landlords to support irresponsible and dishonest tenants. Thank you for your help