To whom it may concern,

Please accept this document as testimony for the proposed bill: SB 330, I am going to make this very simple. Please pass SB 330 and help those of us small landlords.

Having a credit for the loss of rental income will be huge for us. My husband lost his job due to covid, he is currently going thru cancer treatments, and I am having medical issues, though I am fortunate enough to still be working. We are trying to also help support the mother of his daughter, as she has lost her job and lost her roommates due to covid (they had to move back with family).

Even waiting until next year, it will make a difference in our finances. Our renters were unable to pay 5 months, before they moved out unexpectedly. This is a total of \$9250 of lost income. We have submitted a request for the Landlord Compensation Fund, however this is not promised and it is only 80% of our lost revenue.

I understand renters need assistance during these times, however, this rental income is what makes up a large portion of the mortgage in the duplex where we reside on the other side. This loss of income is now extending our home loan by a year, as we have had to use forbearances until we had stable renters in.

For once it would be nice if the state would help out the landlords, like they do for the renters. Not all of us are slumlords.

Thank you, Kristine Reinsch