

## Rosenberg Corey

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**From:** Valerie Bollard <vrbollard@gmail.com>  
**Sent:** Thursday, May 04, 2017 12:16 PM  
**To:** SHS Exhibits  
**Subject:** HB 2004-A

I am a landlord in Deschutes County and am pleading with you not to pass HB 2004-A. I realize people think of landlords as cigar smoking fat cats in high rises preying mercilessly on rental victims, but that is very prejudicial thinking.

I am a single mother who is paying mortgages on my two rentals in hopes of having some retirement income someday. Not only do I pay the banks, I pay extremely high property taxes and insurance that increases yearly. If I am lucky, I make a few hundred dollars a month. Usually I am not lucky. Usually I am paying off repair bills and replacement items that my renters destroy and my insurance does not cover. I am currently paying off a \$15,000 bill for damages when a renter found out he had cancer and took it out on my house. No one could help me with this expense and I will be paying it off for years.

So you see, my expenses are enormous and it often feels like no one is looking out for my rights. I only hope for a very modest income in my retirement. I am 57 right now and I don't yet know how I will support myself. Passage of this bill will make it that much harder.

All landlords compete for business. We don't overcharge, but as property taxes go up automatically every year along with insurance, our rents must keep up. In my county we are now required to pay utilities for our renters, so that must also be factored in to rental amounts.

If you drive us out of business, people who cannot buy a home will be hard pressed to find available rentals. Landlords take on considerable risk in this business and with no support from our elected officials. This bill will force me out and leave me without a way to support myself in my old age. It's prejudicial against women and older Americans who get caught up in your "Fat Cat" stereotype. Do the right thing and protect us ALL by blocking HB 2004-A.

Sincerely,

Valerie Bollard