

I urge the ORHA committee to keep landlords' interests front and center along with the needs of tenants – a middle ground would only be the right thing to do for all involved. I will also be expressing my opinion with local and state officials.

I am a retiree who owns a small house in SE Bend that I rent out. This particular home is considered a "starter home" - small and nothing fancy and a little on the older side. I do NOT consider myself a "landlord" in the sense of the word that most people view landlords – rich people who own multiple properties and are out to drain every penny they can from their tenants. I maintain my property, allow them to have pets, and have not raised their rent to the maximum allowed by law as they have been fairly decent tenants.

As of today, Governor Brown has issued a 90-day halt on residential evictions for non-payment of rent. This is of real concern to myself and no doubt other "landlords" in Bend and around the state. I agree that housing stability should be front and center during this crisis, but this order doesn't contemplate potential fallout for landlords which in my opinion is grossly unfair.

I live on a pension, social security and the rent I receive from my rental house. Most folks do not consider/realize the expense landlords incur with their properties – by the time mortgages, property taxes, insurance, HOA fees and maintenance fees are added up, in actuality there isn't a huge piece of the pie left on a monthly basis. If your property is managed by professional property management company, that's more expense.

I strongly believe it would be only fair that tenants who are unable to pay their rent be required to provide documentation of their inability to pay rent – layoff notice, unemployment filing, etc. - and it somehow has to be directly tied to COVID-19. We all know that there are unscrupulous types in society that will try to work the system any time an opportunity presents itself and who will suffer then? The "landlords" whose income stream will be severely impacted for months, if not longer. And let's not forget that the recent shocking decline in the stock market severely impacts seniors and retirees especially - we will then depend even more on our monthly income from rental property - our pension funds could be drastically impacted by the crisis for years to come!

Again, I urge the ORHA committee to keep landlords' interests at the forefront - I feel this type crisis and the human interest stories that predominate the news cycles will only focus on the impact it will have on the tenants. I do understand that. But us landlords will get lost in the shuffle - and just for the records, I did reach out to my property management company to state that I WOULD consider temporary rent reduction if requested, but only if it was a legitimate hardship case.

Sincerely,

Karen Lira

Bend, Oregon