

To Whom It May Concern:

I am a landlord in Josephine and Jackson Counties. My husband and I own 3 units in Josephine County and 2 units in Jackson County. I retired from my job almost 2 years ago to manage our properties. This was, and is, an important part of our retirement and future.

The homes that my husband and I own and rent out are very nice, in some ways nicer than the home we live in. We have been landlords for 5 years and have slowly increased the number of homes we own. We keep our rents under market so that families can afford to live there and also buy groceries. I personally do all of the screening of applicants. I am willing to take chances on people that may not have stellar credit or rental history if they are strong in other areas or have a good explanation for it.

In one of our units we currently have a single mom with an 18 month old daughter. Her income was not quite 3 times the rent (our current criteria), she didn't have any rental history on her own, but she had good credit so I decided it was worth giving her a chance. In another unit we have a Hispanic single mom with a 13 month old daughter. She met the income requirement, however had marginal rental history and poor credit. We decided to rent to her anyway because she was trying to move out of a DV situation. In another unit we have a young couple with two small children. Mom had had an eviction, Dad had lived at home with his parents and never rented. They met the income requirement and had marginal credit so we decided to give them a chance also. If HB 2004-A passes we would not be willing to give these people a chance. Our criteria for screening would have to change drastically. We would be forced to require 4 times the rent in monthly income, higher security deposits and stellar rental history and credit. Or we may just be forced to sell our properties, thus reducing the number of rentals available even further. If HB 2004-A passes you will be hurting the very people you are trying to help. All of these families are doing wonderful in our units. They are paying rent on time, keeping the homes and the yards nice, but had HB 2004-A been in place at the time of screening these tenants we would have never known that they would do well because we wouldn't have given them a chance.

Landlords such as my husband and myself really try to do the right thing by our tenants. I know that there are some landlords out there who do not, but by passing HB 2004-A those will be the landlords you will be left with, the good ones will bail.

We have had one tenant in the last five years that we have had to evict. In the year that they were our tenants they were late on the rent every single month, we had to send notices to clean up garbage, neighbors complained about the noise and fighting, and they continually parked illegally prompting warnings about that. Over the course of a year, I repeatedly gave them chances to make it right and in the end we gave them notice 90 days before the end of the lease that we would not be renewing the lease. As soon as they got the notice they stopped paying rent. I ended up having to give them a 72 hour notice to pay, which they did not, so we had to go to court to evict. They painted the walls black (and the carpet), scratched up the glass top cooking range (it was brand new before they moved in), stained the bathroom floors with hair dye causing the need for replacement, and left cigarette burns in the front room carpet (non smoking unit) and they left the unit filthy. I had just done an inspection 1 month prior to giving

them the 90 day notice and it was immaculate. I spent 2 months cleaning and repairing the damage that they left in that 90 days. They left owing us \$5,892.00 for rent, late fees, damage and cleaning, which we will likely never see. Under the proposed HB 2004-A, when I gave them the 90 notice that we would not be renewing their lease I would also be required to give them a check for 1-3 months rent for them to relocate. I am sorry, but I do not see the fairness in this at all. This does not encourage good behavior by tenants, and in fact encourages the opposite. They have nothing to lose.

I strongly encourage you to vote NO on HB 2004-A. There has got to be a better way to protect both tenants and good landlords.

Thank you,
Wendy McConahay
Upstream Investments, LLC