From: Ralph M

To: Exhibits SHDEV

Subject: (Even more) tax payer legal help for tenants

Date: Wednesday, February 12, 2020 1:52:51 PM

Hello legislators,

First, I believe the legislation you are proposing (along with past legislation,) you are doing with the well being of tenants in mind.

That said, the legislation of designating more (for decades, there has already been resources for tenants to attain legal help at taxpayers' expense) free legal resources to tenants, in hopes of giving all people, no matter their actions, someone else's property to reside, and legal resources to do so, concerns many of us, landlords and tenants alike.

Landlords like low turnover. They like to keep tenants. It costs a landlord a great amount of money to evict a tenant. When done, it is done for the safety of the other tenants, and/or the viability of the business.

My wife and I have three plexes, and have had rental properties since 1994. It didn't use to be the legislatures "against" landlords. For quite some time, sadly, there seems, even if not true, to be a government leadership hate for the very people who offer places for non property owners to live.

What have all the regulations caused? Skyrocket rents, along with extremely thorough applicant checks. Whenever any business has an increase in risk, the product offered costs more. When raw materials go up, prices go up. Riskier business pursuits demand higher prices than lower risk businesses. My concern is that legislators in some states, such as Oregon, Washington, California and New York, are not focused on these business driven facts.

As a specific instance, since I can only raise rents once a year now, instead of a small increase (knowing if costs by legislation go up during the year, I can have another increase if needed) I will protect my business financially by raising rents close to the maximum allowed by Oregon law. This is unfortunate for me. At the same time, it is devastatingly difficult for some tenants to financially adjust to the spike.

My tenants often share with me that the addition of more regulations, landlord taxes and increases in fees are driving all rents up. I wholeheartedly agree with them. Some of these are Portland loving people, who have become fed up with how city and state representatives are messing up affordable housing for tenants. I feel their frustration.

As an important note, our rents stayed the same, or went up a nominal amount, during the years from 1994 to about 2010. It is not until recently, as restrictions and fees have hit our rental business so hard, that rents have annually increased a sizable amount.

What can we, the people, do? We can work to vote the leaders, who are fueling this unaffordable housing mess, out of office at the city of Portland and Oregon level, and encourage our Portland and Gresham tenants to do the same.

Carry on as you will. I wanted you to hear first and second hand, what many of your landlord

and tenant constituents think before voting in more "risk" legislation into the business of rental ownership.

Like any other business, rental property will only stay viable in a community if it is profitable. More taxes and risk causes every product to cost more. Such is why we are in the current mess with rent prices. I encourage you to help slow down the rental costs. Work across the aisle, abolish some of your rental restrictions, fees and taxes, and help rents go down, for tenants' sake.

Take care, Ralph McAfee 503 515-2951