

Testimony regarding Legislative Concept 18

Dear Legislative Members of the Third Special Session:

My name is Richard Wisner. My wife, Theresa, and I own a rental house in Albany which is currently \$6,410 (and counting) in arrears.

As a family, we have dealt with low income and loss of income in the past. There have been good years and bad years. What we haven't had to deal with is being pillaged by the state.

It is baffling to reflect upon how a financially struggling family—as ours has been off and on throughout our lives—now becomes the villain the moment we move up the financial ladder enough to afford a rental property to supplement social security benefits while also providing much needed rental housing. Apparently we have been put in the position of being seen as the villain in this story.

Had the state not meddled, we would not be dealing with this wholly preventable situation today. Non-paying tenants would have been evicted, as they should be, using the laws in place. Most likely it would have been a trickle of evictions. A sustainable rate, if you prefer. A rate that would've allowed all those to find less costly housing or to take advantage of other housing programs already in place. But now, as a result of state interference, a tsunami of evictions awaits. There are those in the legislature who expect to be thanked for bringing about this calamity. The consequences we are facing are not the results of actions by rental property owners.

And what is the extremist, radical request of rental property owners such as us? We are simply asking to be treated with respect in regard to our property rights, and have legally binding contracts enforced. We are allegedly a nation ruled by law. Property rights used to be the foundation of civil law.

Our condition should not made worse than it already is but, due to the actions of the state, that is exactly what has happened. The actions of the state have doubled the woe and misery of the citizenry. Now both rental property owners and tenants have been put in dire straits.

Under LC 18, the plan would have rental owners go to the state - hat in hand - and (attempt to) recoup 80% of our loss. Maybe. If the shoe were on the other foot do you think the state would accept 80% of taxes and fees owed? We do not appreciate being forced to beg from the state. These actions by the state do not bode well for instilling a sense of personal responsibility in the citizenry but, on the contrary, condone and foster dependence on the state. And at whose expense?



Richard Wisner

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