



CARLA PROPERTIES, LTD.

January 29, 2022

Senate Committee on Housing and Development  
ATTN: Committee Members  
Salem, Oregon

Dear Chiar Jama, Vice Chair Anderson, and Committee Members,

I am writing to urge you to vote no on SB799. It will indeed have the opposite effect.

As I stated in my verbal testimony. The timeline for the eviction process was very much misrepresented by other during the verbal testimony period. Rent is due on the 1<sup>st</sup> of the month, a late fee is assessed on the 5<sup>th</sup> of the month (and Leasing Professionals call Residents to explain we have not received their rent yet), then on the 8<sup>th</sup> of the month a 72-Hr Notice of Non-payment of Rent is Posted to the Resident's Door, and mailed to their home address, then on the 13<sup>th</sup>, if payment has not been received, the housing provider petitions the court to start the FED process, then a court date is typically set for between the 25<sup>th</sup> or 30<sup>th</sup> of the month, at first appearance, the court asks the housing providers and housing occupants to work out an arrangement between themselves. If the resident can not pay as agreed, then the housing provider will be awarded a Judgement. They must wait the required period (3-7 days), and if the resident has not vacated, the housing provider must then file the Writ of Execution in court, which then goes to the Sherriff's office, and they typically have a 3-5 day wait before a representative from the sheriff's office can provide a lockout service. This is a total of around 45-60 process for a True Eviction.

Moving forward, I urge you to vote NO on SB799. It will stifle development on new housing units, and it will create housing providers to have inadequate funds to keep properties safe and habitable. Most housing providers do not experience a return on investment that is equitable until after the property appreciates in value. Often, a net loss is experienced the first few years; as most of the capital is placed into a reserve account for maintenance and repairs.

Assets age, carpets wear out after 7-10 years; appliances last 5-7 years, blinds need to be replaced every 5-7 years; and those that rent housing often cause damages that the property owner has the burden of paying to repair. Theoretically, it can be billed back, however, if the initial security deposit doesn't cover the damages the reality is that the housing provider may only see at most 50% of the cost recovered, after a collection agency collects on the account.

The cost of being a housing provider is high. Most major insurance carriers have increased their rates, or like Philadelphia Insurance Company, are exiting the Multifamily Housing Market as the risk is too great; which leaves the remaining carriers to rate-hike (10-15% year over year, the past 5 years).

Utility service providers are all for adding fees and taxes to utility bills because they have a perceptions those in the business of providing multifamily housing to the community have “deep pockets”. Realistically, these costs are passed back to the Occupant of the dwelling unit and often they are hurting the target demographic of the people they are trying to help.

I am tired of being a target. During the pandemic, we provided housing to those for nearly 2 years, without interest, without full payment, without the ability to gain access to our property. Without a “Thanks” from Lawmakers.

Let’s appreciate the housing providers for what they do in the community – we offer space that nearly 45% of the public call “home” in Oregon. Children are raised in our communities, Residents experience life changes such as marriage, new job, graduating college, paying off a car loan, escaping an abusive relationship and finding a safe space, saying goodbye to a loved one, and being with loved ones.

We do honorable work in Portland, and Oregon, it’s time that lawmakers and the public see us for who we are: housing providers that offer homes.

Layers and layers of legislation complicate our business and make it much more costly to operate. All of these additional layers of expense have been seen in the community, by way of rent increases. If you want that to continue, pass more laws like this one. But, if you are committed to helping our housing remain affordable for Oregonians, VOTE NO on SB 799.

*I have 15 years’ experience as a Housing Builder and Provider in Portland, Oregon*

*To provide perspective, I moved to Portland, Oregon 15 years ago, I paid \$700 per month for a 2 bed 1 bath apartment in Tualatin and the same amount in Gresham. The city was safe, crime was low, Gas was \$1.39 per gallon, bread was \$.99 and milk was \$1.99 per gallon. Today, I would pay \$1395 for the same apartment in Gresham, and slightly more in Tualatin. Gas is \$4.59 per gallon, I buy Almond milk for \$2.99 per half gallon, and bread is now \$5.99 per loaf. Times have changed. Most things are 3 fold what they were 15 years ago, and rent is double, but not triple.*

*The issue we have is supply, make it easier for builders to develop. The average permitting time in the City of Portland is over 400 days; surrounding suburban permitting offices are very similar.*

*If it were like Idaho, it would 6 weeks. If it were like Ohio, where Intel is building a new Fab, it would be less than 30 days. Let’s ask ourselves why local Building Permitting Offices are not working to help provide more housing to the community? Put some pressure on local building permit departments to see what we can do to move the process along a bit quicker.*

Thank you for your time.

Sincerely,

A handwritten signature in green ink that reads "Jessie Dhillon". The signature is written in a cursive, flowing style.

Jessie Dhillon  
Vice President  
Carla Properties, Ltd.