To whom it may concern;

My name is JoLynne Hansen I have rental houses in Medford and Phoenix, Oregon. I have been a landlord for 27 years.

Please!!! Explain to me why you are trying to put landlords out of business when you're trying to get a handle on the housing shortage? Your economics do not make sense to me whatsoever.

First during the pandemic, you tell tenants, they do not have to pay rent, but you do not tell landlords that they can quit paying their mortgage, utility bills, maintenance, property taxes, homeowners insurance and general upkeep. How do you expect landlords to keep housing for renters? How do you expect landlords to handle the financial squeeze? These costs must be passed on in order to stay in business.

Second, you get rid of no cause evictions after one year which makes it extremely difficult for landlords to deal with circumstances, with tenants who have their lives change. Example; I have had three tenants in the past 3 years who rented for me for over a year. One broke up with their significant other, got on drugs and made a major menace of herself. One her boyfriend left, her alcoholism kicked in she brought in people off the street and violated her contract. It took me four months to get her out and cost me \$5000, \$2000 over the deposit amount. One took my house hostage. They would not move out until they had done a lot of damage because he broke up with his girlfriend, and was angry. All of these cost me over the amount of the deposit. Since you limit how much I can charge for deposits, I have no way to recoup these losses. They all paid rent or promised to pay back rent. I can't evict somebody for being belligerent.

Landlords are being forced to utilize any, and all means necessary to get bad tenants out before they do more damage than the deposit can cover. You make no provision for me to recover my costs over the deposit amount. Sure, I can go to court and I can win, and I can get a judgment stating that I win and I can garnish their wages, but by the time you get the garnishment in place, they change jobs or move again. So, landlords just have to eat the cost. That cost must be recovered somewhere this results in an increase in rent and deposit amounts. If you make the landlords pay triple the relocation fees for tenants when a landlord needs to repair, sell or have family move into their property, landlords will be forced to be extremely picky on who they rent to, and no incentive to keep units in good repair thus reducing availability and quality of housing units. You are making no provisions whatsoever for landlords who have bad or uncooperative tenants. Again, raising the cost of rent. I don't see you telling Walmart how much they can charge or limiting what types of food they can sell. Food is an essential item just like housing. Yet you are doing all you can to get rid of housing or to make it so expensive that no one can afford it. NOT LANDLORDS, YOU. Capitalism works. It has for many many years. Competition in business keeps pricing down. Pricing has gone up because of your legislation and because of the Alameda fire in this general location. If you further restrict how landlords can recoup their losses, you will lose rentals. I myself I'm selling two pieces of property and Jackson County is losing four rental units. Please understand everything you do has a ripple effect.

Let me give you an example of economics. When you buy a house generally you pay for it for 30 years. I have bought through the years multiple houses. Some I bought many years ago some I bought more recently. One particular house.. rents for \$1700 a month. My mortgage is \$1400 a month. Every year my mortgage goes up because of property taxes and homeowners insurance. My property taxes go up 3% every year and you want to limit my ability to raise rent to 3% that is zero increase for me. My property taxes on this particular house are over \$3600 a year. My landscaping is \$250 a month. My water bill for this house is between 60 and \$100 a month. I pay for this house through my other rentals in the hopes that in my retirement years this will pay off.

If you continue to pass legislation that restricts my profit margin which affects my amount of retirement, I will be forced to do some thing else which means there will be no units for rent. I can sell them on owner carry contracts for more than I rent them for and I don't have to deal with the maintenance, or Oregon tenant/landlord laws. If I live less than 30 years from now, I profit, Oregon does not.

You seem to be making choices against landlords based on a few bad ones when most are quite good.

Please think all the way through your legislation that you want to pass. Think what the ripple effect will do for tenants.

Another point, section 8 housing does not allow roommates without considering the entire income of the house. Therefore, section 8 housing vouchers cannot be combined to reduce the cost of living. You're keeping these people poor and in poverty, if that is your intent, then keep doing what you're doing. You're doing a great job in increasing the housing shortage problem.

Your solution is basic economics of supply and demand. Make it easier for people to build housing or apartments not inhibit them, allow additional dwelling units. With prudence, allow zoning changes, reduce building permit cost, kick planning and zoning departments in the butt and make them be cooperative.

Thank you