

## Roberta DiMezza

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**From:** myrian melo <user@votervoice.net>  
**Sent:** Wednesday, March 27, 2024 11:26 AM  
**To:** House Judiciary Committee  
**Subject:** OPPOSE H7049,Just Cause Eviction

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

Dear Clerk House Judiciary Clerk,

I am STRONGLY opposed to H 7049. You are infringing on the implied agreement I made when I entered into a financial contract with the mortgage lender. I was a low wage worker, and was approved on the basis of rental income. As a single mother, it was up against a rock and a hard place. I had just been approved for section 8 and yet I somehow got approved for a mortgage. I turned down sec8 in order to have a chance of giving my daughter a better life. Today, I still have to work 2 jobs to try to stay afloat maintaining a 120 year old house. Most houses in Providence have not undergone a gut rehab. Wood rots, foundations shift, pipes oxidize, electric system isn't equipped for modern life/technology. These properties need constant repairs. They're a bottomless pit. I'm continuously having to play wack-a-mole to put out fires literally and figuratively. Tenants are indifferent to the costs. I work two jobs, I have to pay someone for every little and major thing that needs attention. I got in trouble during mortgage crisis with adjustable rate mortgage when I had to refinance to do work on the property. Since that harrowing experience, where I barely got approved by the skin of my teeth, racking up credit card debt to help cover costs, I've done my best to avoid going down that path again, which is why I work two jobs. This bill will ruin me if it will forever prevent me from ever trying to recoup losses or invest in upgrades or renovation which the house needs. I have been a responsive, responsible landlord, I've tried hard to keep the rents below market rates, at great sacrifice in terms of my time and health. If this bill gets approved, you will be forcing me to have to significantly raise rent and potentially lose my tenants, in order to plan for the every increasing rising costs. The insurance alone has sky-rocketed this year. It went from \$2900 to \$4700, the deductible is higher, with NO flood insurance. Do you know how many floods I had in the last 2 years? more than I care to count, and it's predicted to get worse. Why are you not fighting the insurance companies to cap increases at 4%? or the unrealized 'assessed' property values that have spiked our taxes even if the tax rate hasn't gone up (but I'm sure it will). If this gets approved I will likely be forced to sell. PLEASE STOP AND THINK: WON'T THAT DEFEAT THE PURPOSE OF THE BILL? WON'T THE TURNOVER IN PROPERTY OWNERSHIP CREATE MORE UNAFFORDABLE HOUSING?? Do the math. Do you think I want to raise the rent by \$600-\$700 on 2 tenants that work in service jobs? Calculate a monthly \$140K mortgage payment vs a \$500K. How much would the new owner need to rent the units to break even? Landlords are being used as scapegoats, putting a band-aid solutions in all the wrong places without foresight as to the longer term consequences. Now more than ever I have to treat landlording like a game of chess to try to stay 2-3 steps ahead of the next move against me from the city, from insurance companies, from tenant turnover, or the inevitable work the house will need. I should have the right to manage the building as I have been able to without going bankrupt or losing my home. But maybe that is your ultimate endgame, where 'socialist-progressive policies go rogue and usher in the Great Reset, where everyone, but the rich, will own nothing.

Sincerely,

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