

Dear Representative, I am writing to OPPOSE H7891 & H7989

My name is Rose Siegel. At 45 years old, I found myself homeless and couch surfing for years and I do understand how challenging the housing market can be. I left my home of 27 years to go someplace I could afford.

After 22 years in Providence, at 67 years old, I still personally work 7 days a week to renovate some of the most derelict, vandalized properties in Providence turning them into beautiful, safe places for people to live. These were not habitable places. It costs a lot of money these days, about \$600,000 to bring a condemned, uninhabitable, 120 - 150 year old 3 family house up to code. That does not include the purchase price. I've taken huge risks and ENORMOUS debt to save these houses and make them safe and functional again, to build better housing, a better community and future for myself. Every penny I borrow gets reinvested into renovating beautiful units to make my neighborhood a better place for everyone to live. Limiting the "recovery of only 1 unit for owner occupant" destroys my ability to sell at a return so that I can retire. At 67, I'm exhausted. My SSI is \$768/month and my IRA has exactly \$10,083 total. I do not have a spouse or other income. I have poured my last 22 years of life into saving abandoned properties that I renovated with the intent to condo-ize and sell to retire. My retirement plan has always been to convert houses to condominiums. I have worked so hard and sacrificed way too much to drop dead of exhaustion being impoverished and disenfranchised by these horrific bills. I would assert it's unconstitutional to legislate under what circumstances I can sell the property I have put my blood, sweat, tears and sacrifices into. Also, because it's such a 24/7 thankless and punishing job, most people don't want to be housing providers. Single family houses are more rare. Condominiums are an easy way for people to become homeowners without also taking on the full responsibility of every single thing that goes wrong, like replacing a roof or taking care of landscaping, etc... A condominium is also a much more affordable way for people to become homeowners, and restricting condominium creation restricts homeownership for people just starting, and for older people who can't take on all those responsibilities.

Regarding rent stabilization: On 1 house my Property taxes went up 311% in 3 years from \$9,017 to \$28,090; insurance increased 50% in 2 years, that equaled an increase of \$556 / apartment / month to my tenants living at that property over only 3 years. That comes to a 28% increase in their rent, not counting water, sewer or other cost increases. Contrast that with the fact that I live in the same neighborhood as my tenants and My property taxes did not go up, so tenants in my owner occupied house did not get any rent increase at all in those same 3 years. What determines fair rental value? Why are owner occupants exempt? Because tenants don't get property tax bills, only owners do, and owner occupants would raise hell if you raised their taxes, so tax the crap out of non-owner occupied houses and it becomes a tax on tenants specifically. Also, the current rent should be the basis on which any wrongly instituted rent stabilization is based, Not what the rent was 12 months ago. That's completely ridiculous. I'd like the price of cars to be what they were a decade ago. You can't wind back time. The city drastically increasing property taxes and huge insurance cost increases are the major part of what's driving rents higher. The other part is supply.

In another derelict property - Everything was dangerous – there had clearly been unlicensed electricians who did the work in the house prior to my ownership. My purchase and renovation costs were \$1,250,000 for a 3 family. I cannot rent it at even 10% more than last tenants who paid \$1,100 each (x 10% = \$1,210). I'd lose the house and go bankrupt. It costs a lot of money to restore a derelict 120 - 150 year old house. I've taken huge risks and enormous debt to save these houses and make them safe and functional again. This bill says The city, on an annual basis, may set an annual maximum percentage rent increase for rental units covered by this section, based on the rent affordability index. And "rent affordability index" means a price index for housing rental markets, based on a clear and concise indicator of rental affordability relative to household incomes. **With no consideration whatsoever regarding what the actual costs are????? NOT Right. NOT Fair.**

This bill further states a housing provider can't refuse to renew a lease. I have, as a housing provider refused to renew a lease because of non-payment and not wanting to go to court, and also for other lease violations that cannot be cured because there's no warrant for arrest and No other residents will testify or file police reports for fear of retaliation from dangerous tenants who've smashed down the doors of the good tenants, and slashed tires and assaulted neighbors. I've lost good tenants because they move out, terrified of threats from horrible tenants. Housing provider gets stuck with bad ones - - the easiest path is to not renew lease, but this proposal won't allow that because I would not be able to prove just cause. I've got a \$62,000 judgement from 1 apartments' horrible tenants that I cannot collect....That is a fraction of the damages and unpaid rent they caused which totals \$109,000! Where's my justice? How am I supposed to afford repairs, maintenance and other rising costs when tenants are allowed to lie, cheat and scam the system, pose a danger, and this bill codifies their ability to do that.

The consequences of passing what you call "just cause" eviction will literally ensure that I cannot protect good tenants because I have no police reports or people willing to testify to prove just cause, so good tenants leave, nightmare tenants stay, destroy a property, and 3-5 units are then lost. It is a rape of the hard working, trying to stay middle class, housing providers who keep trying to provide safe housing and pay their bills in the face of burdensome taxes and evil legislation, all while trying to protect their honest, hardworking good tenants from the perils, threats and assault from awful tenants. I've gotten emails months later from tenants who left, saying it was the awful tenant that made them leave for fear of their safety. They all wanted me to get rid of them, but I could not without evidence, a police report....The effects of this bill are horrible. They'll lead to foreclosures, boarded up houses and fewer rental units.. It seems unconstitutional. Also, what if tenant elected to not renew their lease and I rent it to someone else and the current tenant decides not to leave? Either way I get sued, and new tenants cannot move in.

A current example of the consequences of rent stabilization: Minneapolis/Saint Paul. Sister cities. When St Paul started rent control, builders walked away and left ½ built buildings to rot. They literally stopped building them and would not complete what they started. No one can afford to lose more money and throw it away. All building stopped in St Paul, while Minneapolis is booming with building and jobs because there's no rent control. There's way more housing for everyone. Do you want to create a St Paul here? We are seriously short of housing. This bill will curtail building new units for years and years to come. Facts are rent control/rent stabilization does NOT work, it does the opposite of what the sponsors think they are intending. Portland, Maine is now about to reverse rent control because of that.

These bills are dangerous and the unintended consequences will have the exact opposite effect of what is needed, which is to overhaul the permitting and zoning rules to aggressively build more housing units and take full advantage of the annual \$174 million federal governments funding for affordable and low income housing as soon as possible, and do not continue to bury small housing providers, who create and maintain the vast majority of rental housing, into bankruptcy via ill-conceived and highly detrimental legislation.

I'm old and tired. If this and other bills get passed into law, I will not be able to save or rebuild another decrepit, abused, unsafe and uninhabitable house again. Properties will fall apart and no longer be housing for anyone. These disastrous bills punish the very people who provide the most housing.

I BEG YOU. DO NOT ALLOW THESE BILLS TO PASS AND DESTROY THE CREATION AND BUILDING OF DESPERATELY NEEDED HOUSING HERE IN RHODE ISLAND.

I will close with this: The Law of Unintended Consequences, often cited but rarely defined, is that the actions of people and especially of governments, always have effects that are unanticipated and "unintended." Economists and other social scientists have heeded it's power for centuries; for just as long, politicians and popular opinion have largely ignored it. ...

Do Not ignore the harm these bills will do. Respectfully Opposed, Rose Siegel

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