

My name is Kip Silverman.

I am an IT professional with 27 years experience presently looking for work.

I just moved to SE Portland.

I have been a resident in Oregon for almost 19 years now. I have lived in NW, NE, SW and North Portland, as well as Hillsboro over the past 19 years. I have always rented.

I support HB 2004 unamended. I hope the Oregon house does the same.

By what standard should someone who is not only fortunate enough to own their own home but to own at least one more, if not dozens, at more risk than someone who has no choice but to rent?

I attended the testimony at the state house and all the arguments I heard from the landlord side were based on assumed risk and potential trouble they might have if 2004 was passed.

All the testimony I heard from the tenant that testified were people who have been poorly treated and live daily terrified that their home will be taken away from them from either it being made unaffordable or through no cause evictions. They, like myself, hesitate to report damages and issues. I heard and no personally several landlords that support HB 2004 including the relocation assistance. I did not hear one tenant be against 2004. There's a reason for this. Renting in Oregon is a gamble at best and stressful and expensive with absolutely no guarantees that when you come home there won't be a notice on your door removing you from your home or raising your rent to whatever a owner desires. I have lived in several states across the country and Oregon has been by far the most stressful place to rent.

Landlords have for cause evictions, lease re-negotiation, the ability to raise rent and all the things they need to be successful under HB 2004. If someone is doing something illegal, they can call the police. And they have insurance on their properties if things go terribly wrong. Tenant assume ALL the risk presently as they are at the whims of the landlord as far as price, maintenance, and ability to stay in their rented home.

HB 2004 is long overdue, very fair, and critical for the protection and well-being of renters. There should be no amendments to it.

If, for some reason, a locality's provisions don't work out as intended, the 2004 or the local laws created from it can always be updated and amended.

Voting for 2004 unamended put tenants rights closer to a more level playing field than has ever existed in this state.

I'd like to share my experience of the past few years, although I probably have a couple hours of testimony I could give.

In the past seven years, I have found myself having to move 5 times. The two bedroom I was renting in ne Portland raised the rent every year three years in a row.

Even though I am an IT professional and was, are the time, making a decent living, the rent increases were still onerous.

My youngest child and I moved out to Hillsboro, but I ran into the same issue where my rent went up and my kid had to move back to Nevada to help with her sick mother.

I chose to try shared living situations which were difficult, but cost saving 2014 to 2016. The summer of 2015 I was laid off. My middle child, then 27, wanted to move to Portland after his mother passed. I found a landlord who was willing to rent to us, despite the fact I was laid off, with extra rent up front. I explained my brief history and stated that I was interested in only a 3 year+ lease. She stated that was her intent too. My move in costs were nearly six thousand dollars.

Within two weeks of moving in, I reported plumbing problems, including a leaky toilet that was not fixed until ten months later *after* I got a 90 no cause notice of not renewing the lease. My water bill dropped \$60/month after it was fixed. I was charged for water damage caused by their negligence out of my deposit return. This couple only owned this house as an additional property, so when my lease was not renewed, I had no relocation assistance.

I finally was offered a job to start in January this year and as I was getting starting the new job I got a 90 day no cause letter stating they would not be renewing the lease. The Portland relocation ordinance has just passed, but since my landlord was exempt, there was no help to move. Looking at prices for new places to rent was off the charts, my kid found co-workers to live with (three people in a one bedroom) and I was looking for rooms to rent again. A friend's tenants were moving out and I was offered the chance to rent the house. A week before I was to sign the lease, my at will employment position was eliminated with five days notice.

I explained this to my new landlord, and gratefully being a friend, still agreed to rent to me. She stated that the current laws are sufficient that if I can't pay rent, she can execute those laws. I am really grateful because without her trusting in the current processes, and my employability, it would be highly unlikely I'd have a place to live right now. And I still had to put up first, last and security to the total of \$4,000. I had to do this by taking what little was left in my 401k out and closing it. Otherwise I would not have been able to afford to move in. I now have no savings, no retirement and I am placing my faith and trust in my landlord to be the good person I know her as a friend.

Even though she owns a single unit, she supported the Portland relocation ordinance thinking it very reasonable. She also supports HB 2004.

Please pass this bill. And please do not amend it.

Thank you.

Kip Silverman