

Sherry Kopp Testimony

I am writing to let you know that I have several items to discuss and really feel they could be influential in assisting with the housing crisis at this time. I have 25 years of experience as a property manager in the city of Portland and the Metro area and have also been a tenant for the same amount of time if not longer. I have not had the opportunity to be a homeowner yet, but I was a Principal Broker at one time thus having an all-around good understanding of homeownership. I also have 52 cousins younger than me, and some are homeless, some are tenants, and the rest are homeowners. I have been in an addiction setting, a DV situation, been homeless with multiple children, and worked with one of the homeless shelters locally as a client.

The crisis we are having with housing is because there is no accountability to the renters nor education available on how to be a good resident and sustain permanent housing. There are endless grants available mostly for families rather than individuals, but I have seen the cycle over and over. What do the residents and or tenants have to do to obtain financial rent assistance? The answer is easy, and the answer is this they need to provide the notice they receive, their current ledger, and the W9 of the landlord, and then the landlord receives a promissory note for payment. This pattern is the same repeatedly. My question is what are the tenants doing to avoid having to get the rent assistance in the first place?

When a person becomes unemployed, they go to the unemployment division, and are required to follow the steps necessary to receive the benefits in which they have paid into. These steps include filling out the paperwork, interviewing with a caseworker, and then filling out an entire professional profile on their match skills, and once they are completed and have met the qualifications then they will receive their weekly benefits until they hopefully obtain employment and or the amount runs out. Each week they must file a claim, and document what they actually did to look for work, and the places they went. We need a similar approach to housing, and until we have it we will not see any changes.

If an individual and or family is asking for assistance, and the assistance is available then there should be steps they need to take to refrain from having to ask for assistance again and so they can become self-sufficient. All areas of their life should be looked at, and this can be done by evaluating the entire picture. What income is coming in, and how are they spending their money. We need to offer more education especially when offering funding, and this needs to be presented as independent living skills. Back to the basics! Budget classes, rent well classes, recovery classes, drug and alcohol classes and mental health classes all need to be in place if they are the barrier that is blocking self-sufficiency.

I have personally watched the barriers that are placed upon both tenants, and landlords when it comes to rental homes and investment properties. I have seen a woman get evicted who worked full time but didn't make enough money due to inflation to pay her rent. Then woman was not offered any services and or grant money because she was without children, didn't have an addiction issue, and was not suffering from a mental health issue. This woman will now have an eviction on her record and will likely find it impossible to find housing for a long time. Then another individual who resides in a property and doesn't care for the property as she should has been receiving rent assistance for over a year. The owner must wait until the funds come, and this usually is well into 4 months later, and now the owner has incurred several late fees and cannot pay her own mortgage. Then finally when the check arrives

from Urban League it bounces and incurs a ton of additional fees and waiting times, and now the owner is waiting again.

Once you make it to the courthouse, and you are prepared to vacate a resident then there is an entire new set of rules that are outlined that you must abide by, or you will likely lose your case. Let's just think about this for a second and realize the barriers and timelines that are so extreme how can anyone get through them. Its now the 8th and the owner hasn't received their rent for the month, and their mortgage is due on the 12th what will they need to do. It is likely they have a full-time job and will need to squeeze but needs to be done in their free time. They will be lucky if they have a competent property manager and remember having a competent manager also costs money so that is an expense on top of the mortgage payment they must also make that they don't have.

We need a change, and it needs to amicable to the entire circle of participants.

Time Line-

8th- No rent received so 10-day notice of non-payment plus HB2001 requirements and the 4 days needed for first class mail because that is the safest way to do it.

22nd- The date the notice ends and mind you hopefully it doesn't land on a Sunday and or Holiday because then the notice is invalid.

23rd- Following day the notice can be filed with the courthouse, and or the attorney for review.

(If being reviewed by an attorney due to caseloads and limited counsel this could be two weeks or more, but it is the safest and best approach to ensure the notice was drafted correctly to avoid the case being dismissed and having to start all over again)

Fast forward now we are into a new month and the rent is now due and so is the mortgage and neither one can be paid.

Following Month

12th of the next month- Maybe we have a court date and maybe we don't- is there a need to reschedule due to an illness or weather? In any case let's pretend there is and now it has to be rescheduled.

24th- First Appearance you are directed to go into the hall and see if a meeting of the minds can happen-

Happy ending- Tenant agrees to vacate within 2-3 weeks and rent is waived

Sad ending- No meeting of the minds and the residents wants a trial and is entitled to one. Of course the resident must file an answer with the court with 24 hours and can also have the filing fees waived.

25th- The tenant files an answer which in no way is related to your reason for vacating and or the notice and a new court date for trial is set.

Third Month-

1st No rent is received and the mortgage is now 3 months past due with late fees

8th- Trial date and all parties present and this can go both ways-

- a. The residents brings a check from an agency and all balances paid in full with a ton of wasted time, energy, attorney fees, late fees and the owner must accept it.
- b. The owner proves his case and the resident must vacate- the resident still has time to appeal and ask for a motion to stay and must show cause

You would think that since the owner won their case they are entitled to possession of the property that day, but you would be wrong. Instead, once a judgement is determined, then a notice of restitution is filed.

16th- Notice of restitution has been requested, filed and documented with the courts and the residents got notice to move out by this date or the sheriff's office will remove them.

- The resident moves out and leaves an entire cesspool.
- The resident doesn't move out.

17th Resident does not leave

18th Writ of lockout must be filed and delivered

Waiting for phone call and must fill out safety information to protect our police and citizens- timeline 4-6 weeks for an actual sheriff to come out.

Fourth month-

No rent received, no mortgage paid

Fifth Month-

No rent received, no mortgage paid

16th- Sheriff calls and everyone meets at the property to do the lockout

The tenants have nothing packed and or moved so they get allotted amount of time. Generally five minutes but since all parties are on site the landlord is hoping and praying they get all of the items out for less work.

Abandoned Property Notice- Served now the resident has 10 days to make arrangements to get their stuff out completely-

What can you do?

Leave it and wait the period and so we are now in the 6th month
Pay for storage and wait

Sixth Month- -

5th- No rent, no mortgage no arrangement by prior resident.

6th Dumpster

The place is trashed and now it will take another 2-3 months to make it livable again.

So, we made it to month 9 and this is the break down!

Rent Amount is \$1250 –

9 months- \$11,200 dollars

Late on Mortgage- \$1350

Attorney Fees- \$6000

Property Manager- \$900

Dumpster- \$900

Remodel back to rent ready-\$15,000k. (Carpets, Full Paint, Garbage Removal, Mitigation, Landscaping)

No deposit held because of the rules imposed on the landlords, and the requirements to hold them and document.

This has happened 4 times in a 12-month period, and sadly it's the reality.