

Dear Councilmembers:

Greetings. I strongly oppose the "Fair Chance Housing Policy" that has been proposed by the BRD. These "renter protection measures" are the opposite of what they are advertised to be! It would compromise all innocent renters, especially the weak and elderly. Below are some points you may want to consider. **Regarding Criminal Records:** Instead of protecting potential victims, this proposal would protect convicted criminals. That is totally backwards! Do you care about children? Did you imagine how this might impact families? Have you thought at all about the kind of danger the weak or elderly might be exposed to? Those are the renters that you need to consider and protect! This proposal does a great disservice to everyone in the community. **Support Programs are Already in Place:** This proposed legislation ignores the fact that there are programs already in place for those with a criminal history. How about spending your time and money developing those programs? People with a criminal history need individualized help; simply covering over their records is not the answer. That policy has done nothing in San Francisco to help house the homeless. **Federal Protections are Already in Place:** Are you not aware of the "Individualized Assessment" already provided by HUD? Housing providers already have **FAIR** procedures in place that take the nature and severity of the criminal offense into consideration, along with reviewing evidence of rehabilitation. **Regarding Credit History – "When Helping Hurts":** Unqualified renters will SUFFER! Do you remember the subprime debacle? The advertisements teased low rates and "No down and no documents". Remember how minorities were disproportionately impacted by that crisis? All kinds of people lost their homes because standard qualification criteria were waived to help people who normally wouldn't qualify. That is a real life example of when "helping" actually hurts! No need to repeat history. The rental criteria are there for the renter as much as they are there for the housing provider. By waiving the criteria needed to rent successfully, this policy would set up renters for failure. Although the desire is to provide a solution to homelessness, this reckless proposal would actually create more ways for people to end up homeless. **The solution would be to improve Section 8 and homeless programs.**

Failure to Pay the Rent Impacts the Entire Community: When a renter fails to pay rent, it impacts the entire community. As you know, not only does the non-paying renter and the housing provider lose, the paying tenants lose because failed tenancies end up increasing the cost of housing for everyone. **Small Businesses are the Backbone of Communities:** Surely you realize that opportunity zones were created to help struggling communities. What was the thought behind that strategy? As you know, when there are healthy, small businesses in the community, the community thrives. This proposal would be putting mom-and-pop housing providers at a great disadvantage by blindfolding them in the lease process. These small-scale businesses are more likely to fail when blindfolded. One failed business impacts the other businesses in that specific community. I don't think you really want to kill jobs, tax revenue, and weaken communities like that.

Put on a Blindfold, Really? Blindfolding housing providers to the total strangers that are literally coming to live in their homes, ADU's, or other rentals is creepy! The writers of this proposed legislation are obviously not rental property owners nor have they put themselves in the shoes of a housing provider. I doubt there will ever be a blindfold put on banks. This proposal will drive homelessness! Anti-landlord regulations end up increasing the cost of providing housing which, in turn, increases rent. Unfortunately, you may have been blinded to the correlation between your policies and the declining health of the housing market in Los Angeles. Have you noticed that the housing programs that offer affordable housing often receive tax breaks? Taxes and fees are a real burden that renters end up being stuck with.

Is this Really About the Homeless? Councilmember Bonin was quoted in the LA Times as saying, *"There are lots of people who are homeless who want to be housed and can't get into an apartment — even if they have a voucher — for a number of reasons..."* Bonin is pointing to a breakdown in the voucher system and the local programs for housing the homeless. Develop those programs so they work! Don't mess with normal procedures! Don't set up renters for failure by making a system that would put them in homes that might bankrupt them!

Please Drop This Proposal or Vote "NO" Please drop or vote "NO" on this costly and destructive proposal when it comes up for a vote! Instead of banning and restricting, work on developing specific programs that effectively meet the needs of homeless people or those with criminal records. Take a lesson from the policies and the \$2 billion dollars that San Francisco spent on the homeless over the last ten years. If you do the opposite of what they did, you just may solve the housing problem.

Respectfully; One of many Landlords who will greatly suffer if this was to pass