

About Thrive targeted areas for future residential development:

I want to know if constructing housing above strip malls, libraries, post offices, Lakeforest mall parking lot, the site of the former Golden Bull by Montgomery Fairgrounds, green space around F. Stott Fitzgerald theater, the former White Flint Mall and more (or over their parking lots with garage parking in place of the parking lot)- was considered as a BETTER OPTION over adding multi- family housing to finished single-family communities - for the benefits of being near communities, public transportation, giving more business to the businesses while being more accessible for persons without vehicles for doing shopping/ going to work/ going to classes at Library & having access to the free computers and internet.

2) On another note: Has prioritizing speed of processes for building projects done by entities like Habitat for Humanity been considered to help their investments in our communities be more fruitful and multiply?

About Landlords of small number of residential rental properties:

Landlords of a small number of residential rental properties contribute much needed Larger than apartment living which attracts and keeps larger families in Maryland for jobs in MD. These landlords, such as myself, seek income to cover expenses and profit as means of a living. But we have, BEFORE the recent additional burdens we were saddled with during COVID, been untenably disadvantaged in risk of: finding good tenants, being required to accept what can be up to 11 tenants in a property based on bedroom space as dictated by law without being able to ask a higher rent for such number versus 1/2 or less than 1/2 that, non-payment of rent, damage to property which normally has a higher cost to repair than a small apartment which makes up one of hundreds if not thousands owned by large landlord who has employees to repair an new tenants at ready because have such high volume vs. small landlords who do not & lack economies of scale for lower cost materials, non-payment of the water bill for which no additional security deposit may be held but the cost of the bills that can pass on to Landlord are not capped (and should not be Landlord responsibility), costs /challenges of collection of rent and damages when awarded by court, costs to hire movers to empty property whether needed or not as required by Sheriff for eviction, delays in re-rental after property is vacated & damages repaired as property cannot be shown for rent until completed and most responsible prospective new tenants begin search for new rental 30 days or more before planning to move VS. the reward, and the STRESS/TIME/Court fees. Our credit can be affected without means of reporting to Credit Bureau timely so potential future landlords can be aware. Our finances negatively affect meeting our financial needs with measly offset of, if lucky, the maximum 2 month security deposit when court processes, at most expedient before COVID, were 3 1/2 to 4 months to earn an eviction that still had to be scheduled with the Sheriff's office which was notified extremely inefficiently by mail. Sheriff's office also reported they had so many evictions to do they triple booked every hour and made Landlord's pay to have nearly a mover per room on hand to empty the property quick whether there is anything in the property as that is unknown. Thus, adding additional cost to the Landlord because the government won't hire more personnel.

Even when tenant pays up to 10 days late with no penalty every month, such that Landlords have to pay the mortgage/hoa/insurance/property tax bills with the security deposit - we are expected to pay a 1.5% interest on money not in the account as result of said use and there is not a bank offering 1.5% interest.

I have been a landlord for decades managing an average of 4 townhouses at a time. I have sadly experienced having to evict 2 tenants for non-payment of rent that was purposeful and planned. One family applied and were approved for a new rental 1 month after they stopped paying rent. As a landlord I cannot report non-payment to a credit bureau. Once tenants had a signed a lease with a new Landlord, the tenants were not worried about having housing. And as they expect to be sued and have little in the way of assets to take and it costs the Landlord more much more to collect (so they gamble that the Landlord won't or know they won't get anything). If Landlord wins the court case for non-

payment, and as their security deposit won't be returned – so, they wreck whatever havoc on the property. The new Landlord likely never investigated after lease signing to find the tenant stiffed us and caused tens of thousands in damage. If the new landlords had, they probably had no way out of the lease anyway. Would be great if County/State added a such a protection clause to the model lease. These eviction processes before Covid were stressful and in 1 out of 2 cases led me to sell the TH after. But I stayed a landlord, nonetheless.

This past year however with removal of ability to evict a tenant for non-payment and unprecedented cap put on rental increases (at least in City of Gaithersburg) that were already agreed to in required 2-year lease - makes prospect of being Landlord profitably, much dimmer. The thought of having to support one or more tenants for over a year, without knowing when it could end would greatly heighten my anxiety and have a detrimental impact on my health/relationships/finances. It angers me that the government would pull the rug out from us Landlords & hang us out to dry even though we are a business that pays taxes, and we entered the business with expectations of the backing of the courts. We have politicians saying they will create jobs, why not create jobs that enable the courts to operate via zoom or other and have rooms with computers and assistants at Libraries for those who need them and move forward with court cases. Or figure ways to make judgements based on written statements. Or use collective brain powers to modernize the process given the greater technology that exists today increasing efficiency. The maximum allowed security deposit should AT LEAST equal the months it takes to achieve eviction PLUS the average cost of at least 1 years water bill for the size family occupying (even though the lease could be 2 years in length and the state STRANGELY does not support the utility debt following the tenant)? It would of course make sense for the Tenant to be accountable for their water bill just as they are for the electric bill! Also, last time the court enabled me to evict, rather than the sheriff's office being alerted electronically, they were alerted by mail and I had to call every day to ask if I could schedule an eviction rather than a computer assigning me the next available date and letting me reach out if I needed a different one making the job of the person answering the phone at the Sheriff's office more value added. And the Sheriff's office should have increased staffing so that Landlords don't have to accomplish moving out a tenants belongings in only 15 minutes with the high expense of hiring movers. Due to the slow courts and our 3 ½ - 4 month wait for justice this is salt in our wound!

I expect to pull out of being a landlord as soon as financially feasible, and have just sold one of my properties. I expect other small Landlords will do the same reducing the availability of larger rental properties and thus reducing the attraction to live and work in Maryland. It would seem the larger rental property owners will profit from this. But the LAWS should not be set up to benefit entities unequally, they should not be set up to force small businesses out of business and consolidate power and money in a few hands. The government should not be able to turn our businesses into charities - if the government wants us to be a part of an emergency housing plan, they should expand existing housing programs or be prepared with an additional emergency program that was PRE-PLANNED FOR where the state is paying the Landlord. The state should be saving a portion of the hundreds of thousands we pay in taxes and license fees to use in such crises just as HOA's have a reserve. Note I did not collect any monies awarded by the courts in either of my 2 eviction cases. I would not expect to have a different outcome in cases covering 3 or 4 or 5 times as long a period of non-rent payment and I would be UTTERLY TERRIFIED of the damage that could await me once vacated.

For all of these risks and payments of income tax, property tax, rental license fees - I do not get informed of changes to Landlord Tenant law nor invited to comment whether by mail or email. I get emails to forward to tenants about rental assistance programs, a postcard recommending an untenably small rental increase which does nothing to take into account what changes in costs or risks I have, and an inspector that tells me I was supposed to have a new 10 year sealed battery with carbon monoxide and smoke detection only about 3 years after they required I add 10 year sealed battery smoke detectors to replace battery operated ones that duplicate hard wired ones. And when I comply, they reinspect & tell me new limitations on the unit they did not share at first such as that they have a UL rating printed on the unit. So, we landlords and the inspectors go through process twice. When I asked what models comply, the

inspector department refuses to share. It should not be so HARD. Ideally, there should be a buy back for the detectors they make useless when there are still 7 years of value remaining and give to poor homeowners without rentals where they would increase safety. (Seeing as the requirement for the new ones is only required of Landlords and not all homeowners.) And process could instead have invited me to buy detectors as part of a state bulk purchase and have them delivered to me allowing me to be always compliant as is my wish, and fulfill the requirement quickly and easily, with state more expediently having increased assurance of addressing the safety concern they want addressed.

SIMILARLY: I disagree that a rental property should be limited to one stove when an owner occupied one can have what they desire if installed with proper ventilation and clearances. A rental property that the state dictates may hold up more than 6 persons (I have one the state says could hold 11 based on bedroom space) could certainly need 2 stoves to cook food and almost all persons even a single person could benefit from having two ovens when want to cook two dishes at different temperatures at same time. I don't see how one more cooking appliance is a problem when has proper ventilation & is a part of the inspection process. And where the alternative is folks hook up all manner of small appliances without same quality controlled manufacturing and cooking apparatuses and no ventilation i.e. with a greater range of risks.

ON ANOTHER NOTE: I think entities selling windows in the state should be required to install windows meeting rental egress requirements (even if not a rental). An unsuspecting landlord can buy replacement windows only to find the installer made the opening smaller which then does not meet the requirement. Thank you for listening to my concerns. I wish government would invite landlords to be on a panel to share such concerns and be part of a team to come up with solutions.