

## Manis, Dina

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**From:** Greater Cherry Neighborhood Association <greatercherry@gmail.com>  
**Sent:** Tuesday, January 28, 2020 2:42 PM  
**To:** \_CityCouncilListPublic  
**Subject:** [EXTERNAL] 14.4 - Rental Inspection Program

I hope to speak to this point today:

The proposed Rental Inspection Program is not well constructed, is costly, and will do the opposite of what it is intended to do. It will increase costs for tenants, and does not serve justice.

We know that the overwhelming number of landlords are good landlords as in complying with State and Local habitability laws. So this program (which would not be stringent enough for bad landlords) is way too punitive and costly for the overwhelming majority of landlord-tenant relationships.

Compliance with State and Local Codes actually sets a pretty low bar for landlords, and since most comply already it makes the proposed ordinance a million dollar mistake annually.

There are undoubtedly other ways to spend a million dollars to address the impacts of unfit residential structures. We are investigating using risk abatement pools to create just and productive landlord-tenant relationships.

A City Risk Abatement Pool starts by abating the risks due to tenant damage/negligence in exchange for no or lower security deposits charged by a landlord, removes bias in the renting process, eliminates application fees, and clarifies landlord and tenant responsibilities when it comes to habitability issues and much more. Habitability of structures would be addressed within the procedures of the Pool.

A million dollars would fund the Pool and first year administration. Admin costs would be self-sustaining. Pool funds would be interest-bearing and replenished by recovered funds from insurance claims or mediated settlements from tenants or landlords.

Research shows less than 1% of Pool funds are estimated to be paid out for claims each year. However each dollar of Pool funds may have a monetized social impact of \$20 or more due to conflict mitigation between parties, reducing negative impacts to structures and neighborhoods, and by reducing costs for initiating residential leases.

Looking forward to being of service,

Eric Fraser  
Community Organizer  
707.479-8247

