

Vote No on The Colorado proposed SB21-173

Dear **Members of the Colorado Senate State, Veterans & Military Affairs Committee**

Please Oppose Proposed SB21-173. This bill should not be passed as it is inherently flawed and would be devastating to Homeowners that own rental properties if enacted.

BY enacting this bill, the Committee is negating a legal contractual agreement signed by a landlord and tenant. Most landlords are property owners that give a good home to average Americans in exchange for fair rent. This small business is able to survive because both parties go into a mutual agreement. The Tenant gets a home that they have chosen and the property owner gets rent to pay the mortgage and maintain the property. If rent is not paid, how will mortgages get paid and properties be maintained?

As a property owner in Colorado Springs, we rent to Military Personnel, Small Business Owners, Retail Workers, Postal Workers, Civil Service Employees, and fixed income folks. If any one tenant stops paying, there is a direct negative impact to all the properties. There is less money to do deferred maintenance and rents or deposits will need to be increased to absorb this loss.

An example of my typical rental property to put this into perspective: A home in NE Colorado Springs to a family of 5- Husband, Wife, 2 kids and 1 Grandparent. House was built in 1998.

Mortgage to PNC= \$1337.00 per month (PITI)

Rental Income on this property= \$1695.00

Furnace goes out= \$2200

Hot water heater goes out = \$1500

Hail Storm (occurs at least every 3-4 years)= need new roof, gutters and paint . Use Insurance that has 1% deductible= \$2500

From the above numbers and assuming the tenants stay for the year and pay on time, the gross profit in 1 year is \$4302.00 . In any given year, any one of the above catastrophes will occur- the furnace goes out (needs replaced) , the hot water heater leaks(needs replaced) or roof needs replaced. This requires tradesman to fix the problem ranging from \$1500 to \$2500 for one incident. As homeowners we all know more than one thing may happen. In this scenario, where many folks manage their own properties and have tenants, these margins are already thin.

If this Bill passes, the possible ramifications are great. It can wipe out the local property owner that rents out properties, which in turn reduces rental properties on the market. Rents will increase as demand will be greater than supply. And people who need to rent a place to live will have fewer and less affordable options.

This Bill is a violation of reasonable and agreed upon late fees and early termination fees. It requires housing providers to accept partial payments and file multiple lawsuits for the remaining balance. This stops a property owner from getting their property back and trying to stay in business. It would log jam the court system by converting possession cases to jury trials and needless claims by eliminating court safeguards of warranty of habitability bonds and appeal bonds. It mandates punitive penalties including a \$5,000 minimum

penalty, attorney fees and treble damages. The bill will raise the cost of housing for non-defaulting residents and make it extremely difficult for a housing provider to extend credit to those who might default. You must oppose this extreme bill to keep housing reasonably available and affordable to all Coloradoans.

PLEASE VOTE NO on SB21-173



Dear members of the Colorado Senate State, Veterans, & Military Affairs Committee:

Colorado Jobs With Justice is a long-term, formal coalition of labor, community, faith, and student and youth organizations that come together to advance workers' rights and social justice through building sustained relationships and taking direct action to create concrete change in the lives of working families. Colorado Jobs With Justice supports SB21-173 and urges committee members to support this important legislation to even the playing field for Colorado tenants and prevent corporate landlords from exacerbating the eviction crisis during this unprecedented economic and public health disaster.

Colorado landlord-tenant law is overwhelmingly beneficial to landlords over tenants. This power dynamic has been exacerbated by the current crisis and the fact that people are desperate to stay housed. The provisions of SB21-173 that prevent unfair, anti-tenant contract terms like liquidated damages clauses are particularly impactful given these circumstances. The bill also guarantees the right to a jury trial in eviction proceedings, an important measure that could help prevent powerful landlords from forcing cases through a system that is tilted in their favor.

This bill also contains important protections for residents of mobile home parks. These homes are some of the few remaining "market-rate affordable" options in Colorado, and the same financial actors that caused the mortgage crisis in the late 2000s and the ensuing rental housing crisis are targeting mobile home parks for investment, which will lead to the targeting of tenants in these communities. SB21-173 creates penalties for the kind of abusive and exploitative tactics that landlords use, and empowers the attorney general to investigate the bad actors that are targeting hardworking Coloradans.

Accessing affordable rental housing is one of the greatest economic struggles that Colorado workers currently face. Landlord-tenant policies are skewed in the favor of landlords, creating a fundamentally unjust system that hundreds of thousands of Coloradans are forced to spend their hard-earned money and time navigating. SB21-173 would make this system more equitable, and Colorado Jobs With Justice urges lawmakers to support this important bill. Thank you for your consideration of this important matter.

Sincerely,

Eric Leveridge
Strategic Research Analyst
Colorado Jobs With Justice



925 S Niagara St Suite 600

Denver, Co 80224

Representing >29,000 Coloradans

RE: SB21-173 - SUPPORT

Members of the Senate State, Veterans & Military Affairs Committee

Senators,

The Colorado Alliance for Retired Americans is in strong support of SB21-173, Rights in Residential Lease Agreements.

This is a very important bill and years overdue. We ask for your support on this piece of legislation/

Sincerely,

CARA Lobby Committee, Mona Moffatt, Sara Gagliardi, Sheila Leider, Ed Augden

Supporting SB21-173 by Rev. Brian Henderson, Minister, First Baptist Church of Denver, 1373 Grant Street, Denver, CO, 80203, (303) 861-2501, minister@rethinkbaptist.org, www.rethinkbaptist.org

TO: Senate State, Veterans, & Military Affairs Committee

DATE: March 16, 2021

RE: SB21-173

I write in support of SB21-173 as a Denver resident who is (1) personally a “lessee” and knows how challenging rent payments can be; (2) as a “landlord” that professionally manages a facility with multiple “lessees”; and (3) a minister who serves a community that has faced the impact of evictions, especially in light of the global pandemic.

From a faith and humanitarian perspective, housing that is safe and secure provides the stability necessary for an individual, couple, or family unit to live as productive, contributing citizens. The global pandemic this past year has created challenging financial scenarios for businesses, faith communities, organizations, and individuals. Extraordinary times such as we’re experiencing call for extraordinary measures if we are to survive the challenges we face.

To this end, professionally, I’ve learned to work with flexibility with lessees who have had to stretch deficit budgets. Perhaps not in all situations, but in many, I find that a landlord and lessee can usually meet somewhere in the middle of a lease agreement so that both parties help each other survive. I know from experience that “evictions” tend to cost both parties more than an amicable compromise.

The church I serve currently provides a Safe-Outdoor-Space (SOS) for those who are houseless in our neighborhood. The experience of the SOS has reminded our faith community that evictions have increased our unsheltered populations over the past 12 months. While it’s been an honor to offer the SOS, we are aware that it is a short-term solution and finding long-term housing solutions in our state, especially once someone is evicted, is all but impossible right now.

My reading of SB21-173 suggests that this bill works to address the lack of tenant rights in Colorado and shift the balance of power so that tenants can assert their defense. Again, from a faith and humanitarian perspective, I couldn’t support more a bill that seeks to offer such assistance and care during these extraordinarily difficult days.

I ask your committee today to extend as much care as you can. I live always with the mantra, “There’s far more we can do together than any of us can do on our own.” Your committee has the capacity to help people experience the power of this sentiment.

Thank you for the opportunity to express my convictions re: SB21-173.



March 16, 2021

Dear Honorable Members of the Colorado State Legislature,

Together Colorado is a nonpartisan, multi-racial and multi-faith statewide organization working to place human dignity at the center of public life in Colorado. We are writing this letter to you to express our unequivocal support for SB21-173 (Rights Related to Residential Rental Agreements), HB21-1117 (Local Government Authority Promote Affordable Housing Units), maintaining, or increasing, funding for the Eviction Legal Defense Fund, renewing our statewide eviction moratorium, and extending our statewide moratorium on late rent fees.

One in four Colorado renters spend more than 50% of their income on housing. This financial burden is exacerbated by unregulated late rent fees and can lead to a cycle of debt and potential eviction. In facing eviction, tenants encounter an intimidating court system that is difficult to navigate and imposes additional financial burdens.

We support HB21-1117 (Rights Related to Residential Rental Agreements) to give local governments the tools to create local solutions that meet their affordable housing needs.

We support SB21-173 (Local Government Authority Promote Affordable Housing Units) to:

- Create a reasonable statutory limit on the amount and timing of late rent fees
- Require transparency about late fee charges and timing in a lease
- Prohibit a tenant from being evicted solely for owing late fees
- Allow tenants more opportunities to pay rent during the eviction process
- Eliminate bond requirements so tenants are not priced out of court
- Establish a financial penalty for landlords who illegally lockout their tenants

We support funding for the Eviction Legal Defense Fund to provide legal support to those who need it when they are facing eviction. Lack of legal support contributes to cycles of poverty throughout our state.

We support renewing our statewide eviction moratorium and extending our statewide moratorium on late rent fees.

All faith traditions urge us to care for each other, no matter what we look like, where we come from, or how much is in our wallet. Right now, many individuals and families are struggling to simply keep a roof over their heads. When we as a people of faith and good conscience join together, we can make the way for those in need to share in the blessings of a safe and stable home.

As clergy and faith leaders in your communities, we urge you to prioritize housing security and affordability during this legislative session. Through your work, we can ensure that all Coloradans have a place to call home.

Thank you for your public service and leadership.

Signed by 158 Colorado clergy and faith leaders below.

Note: Congregation/Denomination/Ministry listed for identification purposes only

Rev. Jessica Abell
Living Water Community
Denver

Rev. Nathan Adams
Park Hill United Methodist Church
Denver

Fr. Stephen Adams
St. John the Evangelist Catholic Parish
Loveland

Msgr. Robert Amundsen
Roman Catholic
Denver

Rev. Janel Apps Ramsey
Progressive Christian
Westminster

Rev. Megan Armstrong
Arvada United Methodist Church
Arvada

Reverend Adam Bailon
All Souls Church of Boulder
Boulder

Rev. Eric Banner
Jefferson Unitarian Church
Golden

Rabbi Eliot Baskin
Reform Jewish
Greenwood Village

Rev. Clover Beal
Mountainview Blvd Presbyterian
Denver

Madelyn Birgers
First Unitarian Society
Pueblo

Rev. Bonita Bock
Lutheran-ELCA
Denver

Susan Bolduc
Lutheran-ELCA
Colorado Springs

Rabbi Stephen Booth-Nadav
Kavod Senior Life
Denver

Rev. Cristina Bordes
Interfaith
Boulder

Rabbi Deborah Bronstein
Jewish, Reform
Boulder

Rev. Dr. Larry Brown
Baptist
Pueblo West

Pastor Paul Carlson
Lutheran-ELCA
Denver

Rev. Dr. Neema Caughran
Center for Inner Peace
Pueblo

Rev. Shaye Champ-Correll
Christian Church Disciples of Christ
Lafayette

The Reverend James Chapman
United Church of Christ
Colorado Springs

Fr. Bert Chilson
Catholic
Glenwood Springs

Christiana Clark
Director of Christian Formation
Saint John's Cathedral
Denver

Pastor Reg Cox
Lakewood Church of Christianity
Lakewood

Sister. Nancy Crafton S.C.
Sisters of Charity of Cincinnati, Ohio
Pueblo

Rev. Ian Cummins
Montview Blvd. Presbyterian Church
Denver

Rev. Thandiwe Dale-Ferguson
First Congregational Church
Loveland

Rev. Rebecca David Hensley
United Methodist
Lakewood

Mary Derbort
St. Michael Catholic Church
Cañon City

Michele Deslauriers
Alliance to Combat Human Trafficking/
Pueblo Catholic Charities
Pueblo

Jeanette Deters
Interfaith Specialist
Church of Jesus Christ of Latter-day Saints
Westminster

Rev. Kelly Dignan
Unitarian Universalist
Denver

Marrton Dormish
Minister of Community Engagement
The Refuge
Broomfield

Deacon Jimmy Duffiner
First Presbyterian Church
Pueblo

Rev. Wesley Dunbar
St. John's Lutheran Church (ELCA)
Thornton

Dr. Micheal Earnest
St. Thomas Episcopal Church
Denver

Pastor Emily Easton, retired
Rocky Mountain United Methodist Church
Pueblo

Parabbi Dave Edwards
Congregation Ohr Shalom
Grand Junction

Pastor Kathy Escobar
The Refuge
Broomfield

Rev. Lydia Ferrante-Roseberry
Boulder Valley Unitarian Universalist Fellowship
Lafayette

Rabbi Brian Field
Judaism Your Way
Denver

Maureen Flanigan
Columbine Unitarian Universalist Church
Littleton

Rev. Sheri Fry
Good Shepherd Presbyterian Church
Northglenn

Sister Margaret Elizabeth Fuhr
Catholic Sisters of St. Francis
Denver

Fr. Cyrus Gallagher
Catholic
Colorado Springs

Rabbi SB Gershuny
Jewish Renewal
Boulder

Rabbi Bernard Gerson
Jewish
Denver

Rabbi Fred Greene
Congregation Har HaShem
Boulder

Rev. Alane Currier Griggs
United Methodist
Grand Junction

Reverend Emily Hagan
Lafayette First UMC &
Lyons Community Church

Senior Minister Gretchen Haley
Foothills Unitarian Church
Fort Collins

Dr. Christie Hanzlik, CS
Christian Science
Boulder

Rabbi Kim Harris
B'nai Chaim
Morrison

Dr. Margery Herrington
First Prebyterian Church
Pueblo

Co-Pastor Mike Herzog
The Refuge
Broomfield

Rev. Mark Hill
Cleaves Memorial
Commerce City

Rev. Masando Hiraoka
Mile Hi Church
Lakewood

Rev. Dr. Daniel Holt
Lutheran-ELCA
Colorado Springs

Rev. Ted Howard
St. John's Episcopal Church
Boulder

Pastor Charles H. Hubbard
Evangelical Lutheran Church in America
Loveland

Rev. Tracy Hughes
Mountain View United Church
Aurora

Rev. Patrick Hurley
Presbyterian Church (U.S.A.)
Pueblo

Judy Huston
Boulder Friends Meeting (Quaker)
Longmont

Spiritual Director Ellen Ireland
Koinonia Community of Meaning
Grand Junction

Dr. Jeff Johnsen
Mile High Ministries
Denver

Rev. Wendy Jones
Unitarian Universalist Congregation
of the Grand Valley
Grand Junction

Rabbi Hillel Katzir
Jewish Action Network of Northern Colorado
Fort Collins

Susan Kenney
Catholic
Wheatridge

Rev. Janet Kettering
Shepherd of the Hills Lutheran Church, ELCA
Boulder

Pastor Robert Kippley, retired
Lutheran ELCA
Canon City

Fr. Terry Kissell
St. Michael the Archangel
Aurora

Br. Daniel Klawitter
Order of St. Luke
Denver

Rabbi Rachel Kobrin
Congregation Rodef Shalom
Denver

Sister Anna Koop
Loretto Community
Denver

Rabbi Jamie Korngold
Adventure Rabbi/ Reform
Boulder

Rev. Paul Kottke
United Methodist
Denver

Rev. Angie Kotzmoyer
United Methodist
Arvada

Tom Kowal
Mountain View Friends Meeting
Denver

Pastor Nicole Lamarche
United Church of Christ
Boulder

Rev. Mollie Landers Hatt
Lakewood United Church of Christ
Lakewood

Rev. Bradley Laurvick
Highlands United Methodist Church
Denver

Rev. Wayne A Laws
Mountain View United Church
Aurora

Rev. Dr. Jennifer Leath
Campbell Chapel AME Church
Denver

Ruling Elder PC (USA) Marry Lee
First Presbyterian Church
Pueblo

Rev. Marnie Leinberger
Milagro Christian Church
Pueblo

Reverend Laurel Liefert
Namaqua Unitarian Universalist Congregation
Loveland

Reverend Dana Lightsey
Unitarian Universalist Church of Boulder
Boulder

Rev. Inga Oyan Longbrake
Messiah Community Church, ELCA
Denver

Deacon Judy Lounsberry
Lutheran-ELCA
Littleton

Rev. Kae Madden
Church of the Beloved Ecumenical Catholic
Community
Northglenn

Sister Patricia McComick
Loretto Community
Denver

Rev. Mark Meeks
Capitol Heights Presbyterian Church
Denver

Rev. Sally Megeath
Episcopal Diocese
Denver

Rev. Marcia Meier
Henderson Community Church
Henderson

Executive Director Adrian Miller
Colorado Council of Churches
Denver

Thomas Monroe
Chaplain Volunteer (Veterans and their families)
Pueblo

Reverend Amy Morgan
First United Presbyterian Church of Loveland
Loveland

Rev. Mike Morran
First Unitarian Church of Denver
Denver

Rev. Michael Mortvedt
ELCA Intentional Interim Pastor
Aurora

Pastor David Mourn
Mennonite
Colorado Springs

Dr. Eric Nelson
Heritage Christian Center
Aurora

Earth and Social Justice Pastor Doug Nelson
The Refuge
Broomfield

Rev. Jeff Neuman-Lee, retired
Church of the Brethren
Denver

President H Malcolm Newton
Denver Institute of Urban Studies
Denver

Rev. Bich Thy Nguyen
United Methodist Church
Denver

Rev. Dave Nii
Community of Christ
Centennial

Rev. Kevin Olsen
UCC
Colorado City

Rev. Susan Otey
United Methodist
Golden

Rabbi Iah Pillsbury
Temple Beit Torah
Colorado Springs

Ross Plowman, Interfaith Specialist
The Church of Jesus Christ of Latter Day Saints
Thornton

Br. Scott Michael Pomerenk, BSG
St. Timothy's Episcopal Church
Centennial

Rev. Rebecca Kemper Poos
Congregational United Church of Christ
Buena Vista

Apostle Lawrence Powell
Soul Care Full Gospel Center
Aurora

Apostle Sandra Powell
Soul Care Full Gospel Center
Aurora

Rev. Stephanie Price
The Land
Centennial

Rev. Jane Reina
Mary of Magdala, ECC
Fort Collins

Rev. Elizabeth Reinking
Epiphany Lutheran Church
Denver

Rev. Dr. Vernon Rempel
Mennonite
Littleton

Outreach Director Ihsan Riahi
Denver North Islamic Center
Northglenn

Rev. Dr. Anne Rice-Jones
Rose of Sharon Tabernacle/
Shorter Community AME Church/NAACP
Lakewood

Rev. Ruth Rinehart
JUUST Living
Lakewood

Rev. Laura Rossbert
United Methodist Church
Denver

Rev. Dr. Nori Rost
All Souls Unitarian Universalist Church
Colorado Springs

Rev. Anna Scott
Center for Spiritual Living
Grand Junction

Rev. Blaine Scott
United Methodist
Grand Junction

Mary Sealing
Justice Action Team Leader
First Congregational UCC
Grand Junction

Rev. Jennifer Shadle
St. Peter the Apostle Episcopal
Pueblo

Rev. Dr. Douglass Sharp
American Baptist Church/UCC
Colorado Springs

Ordained Minister John Shaw
Heart of the Rockies Christian Church
Disciples of Christ
Fort Collins

Reverend Jeannie Shero
Columbine Unitarian Universalist Church
Littleton

Rev. Pedro Silva
United Church of Christ
Boulder

Rabbi Marc Soloway
Bonai Shalom
Boulder

Rev. Sandra Spahr
United Methodist
Pueblo

Rev. Randy Spaulding
Boulder Mennonite Church
Boulder

Pastor Liliana Stahlberg
Lord of the Mountains Lutheran Church
Dillon

Rev. Paula Stecker
Lutheran-ELCA
Colorado Springs

Rev. Val Stepien
Interfaith Minister
La Veta

Marilyn Stranske
St. John's Episcopal Cathedral
Denver

Ray Stranske
St. John's Episcopal Cathedral
Denver

Rev. Dr. Laura Sugg
Wheat Ridge Presbyterian Church
Wheat Ridge

Rev. Nadine Swahnberg
Jefferson Unitarian Church (member)
Golden

Sandy Taylor
Christ Congregational UCC
Pueblo

Rev. Dr. Peter Terpenning
Community United Church of Christ
Boulder

Pastor Caitlin Trussell
Augustana Lutheran Church, ELCA
Denver

Rev. Dr. Timothy Tyler
Shorter Community AME Church
Denver

Rev. Jeni Umble
Living Light of Peace/Mennonite
Arvada

Rev. Melinda Veatch
First Presbyterian Church
Glenwood Springs

Rev. Gary Weaver
First Presbyterian Church-Pueblo
Pueblo West

Rev. Lola West
United Methodist
Pueblo

Rev. Dr. Louise Westfall
Central Presbyterian Church
Denver

Rev. Wendy Williams
Jefferson Unitarian Church
Golden

Rev. Jennifer Williamson
United Methodist
Colorado Springs

Rev. Karen Winkel
Community Spirit Church (UCC)
Montrose

Pastor. Sara Wirth
Lutheran ELCA
Arvada

Rev. Jeff Wright
Heart of the Rockies Christian Church
Disciples of Christ
Windsor

Rev. Judy Wrought
Presbyterian Church USA
Loveland

Donna Young
Canon Sanga
Cañon City

March 15, 2021

TO: Senate members of Colorado Senate State Affairs Committee

RE: SB 21-173

As executive director of Westwood Unidos I am urging your unqualified support of SB 21-173, now under your consideration as members Senate State Affairs Committee today. Our organization represents the interests of thousands of low and very low-income residents of the Westwood Neighborhood as well as residents of the wider area of southwest Denver.

During the past year we have already seen the growing impacts of the pandemic including the associated issues that accompany widespread job loss resulting in eviction. The jobloss typical of this area is primarily from low paying positions found in restaurants, hotels, cleaning services and other forms of physically demanding work. In the absence of work, and with very little financial cushion, heads of families are at immediate risk of not being able to provide for basic needs. These are hardworking people providing for large families: Westwood has one of the highest percentages of residents under age 18 of any neighborhood (34% Source: Shift Research Lab's metrodata.org—data from Westwood neighborhood section)

I am sorry that we cannot be at your hearing today to arrange for personal testimony by some of our community members. They can tell you about the impact on their children of being evicted. This can be a traumatic experience for the entire family but for the children it has a lasting impact.

When I used the word 'hardworking' earlier I'll underscore the fact that during food distributions and other forms of direct assistance we have repeatedly heard the words: "I don't want your help. I just want work". With many of the jobs they need still unavailable due to COVID related business closures we need policies and laws that address the challenging circumstances families are facing every day. I urge you as state senators to support the legislation proposed in SB 21-173 to ameliorate the negative impacts of evictions on families.

Sincerely,

Paul Casey, Executive Director
Westwood Unidos
3790 Morrison Rd.
Denver, CO 80219
paulcasey@westwoodunidos.com
720-299-9702



