

Greetings Fellow legislatures. Im writing this letter in respond to the Bill H-772. Please let me introduce myself. My name is Lawrence "Larry" Lozier. I bought my first apartment building 39 years ago and I still own it to this day. Here's a little bit of information on myself. I came to Barre Vt in 1971. My parents split up when I was 11. We were very poor and my mother was on welfare to get by. So I know what it is like to struggle. Back in the early seventies, there was nowhere near as much help for the poor as there is now. Matter of fact I remember my mother would hide because the lady from the welfare office would harass her about what she was doing to try to get a job. There were no free lunches when I was in grade at school. Back then, everybody either brought their lunch, or they had to buy their lunch. If you couldn't afford to buy your lunch, they offered work in the kitchen which is what I did for the next 3 years. Back then, if I wanted anything, I had to figure out a way to acquire it. Most of the time, I would get items in poor condition for next to nothing and fix them up. Growing up poor apparently gave me a drive to better my future. At seventeen I went to a motorcycle mechanics school in Daytona Florida during my summer vacation from high school.. Between my relatives, we scraped up the money so that I could go. I did not go back to school but I did get my GED. I felt I had to get on with my life and start making money to help my mother, which I still lived at home with. In the next 4 years I was the lead mechanic at a shop in Montpelier After working in the

Mechanics field for several years, I decided to get into the electrical trade. I got my electrical license in seven years going thru the electrical apprentice school and working for several electrical contractors. After getting laid off from a union electrical company that I worked at for seven and a half years, I decided to go on my own. I continued to further my education in other trades. I got licensed in plumbing, heating, and also started a snow plowing business. The reason for all these trades I felt nessesary to maintain rental properties. I worked as a self employed contractor for approximately 22 years.

Many of my customers were landlords in Barre. Throughout the twenty years, I saw landlords go through hard times with tenants that damaged their apartments after not paying months of rent. It didn't really hit home until one of my customers that I worked for was actually my sister. She had bought a duplex in Barre. That was really in bad shape. It was actually a foreclosure. I believe.

after working on it several months she got both apartments rented. She was not a seasoned landlord like myself but she had a good heart that wanted to give people a chance and thought could take people at their word. Unfortunately, she did not heed my advice when it came to screening tenants. She would work with them and let them move in without a security deposit with promises, they would pay your after they moved in. She would take a chance on them mainly because she was desperate to get some rental income to make her expense obligations.

I can't tell you how many times she got burnt but was slow to learn the hard way. About 13 years ago she took a chance on a couple with kids that fell on hard times that were desperate for an apt. They both had jobs at the time and they assured her that they could pay rent. Things went okay for a while, but they slowly got behind on rent, then they were letting other people move in and also getting animals without her permission. Basically breaking the rental agreement. She decided to go up on their

rent which was already low, a hundred dollars more per month. So after several months of slowly getting behind, she finally had to give them a notice to move. This is when the tenants became very belligerent, abusive difficult and basically started to retaliate. After talking to several landlords going through the same thing this is typical. They started to complain to the city code enforcement, started to create problems in the unit, started to make it difficult to rent an adjacent apartment by spreading lies that there were bed bugs in the building, etc. I could see she was not able to deal with it so this I stepped in to help her. I tried to reason with these tenants, and I also offered to take care of any issue they had in the apartment. They would not let me in to remedy any issues, and they also got a no trespass against me, court ordered for claiming I was kicking their door and harassing them. Due to the fact that I had done two evictions on my own with success I thought I could assist my sister through the process. The first eviction attempt was a total failure, as they had legal aid, Jean Murray as their legal defense. Jean was very good at taking all their lies and presenting them to the wonderful liberal biased judge, Helen Toor. I took a week and prepared documentation that would prove that the tenants were in the wrong and the landlord had done nothing but try to cure any issues and get paid rent due to her. It all was for nothing. I was denied to help her thru the process and I could only testify as a witness. Tenants lied when on the stand. A very costly

learning experience in the end and still stuck with these people. All the help seems to be for the tenant and absolutely no help for the landlord. She should have hired a lawyer the first time around but did not have the money. She was literally broke and she is still making payments to this day for all the work that I had done for her. The tenants got a hundred percent in their favor. The second attempt to evict them I advised her to hire Angela Zalkowski of the Vermont Landlord Association. She had to put all the fees to start the process on a credit card. After a months my sister finally got a rid of possession. She got a hundred percent in her favor.

I figured with just damages alone it amounted to about 18000.00 dollars. Of course, my sister didn't see a nickel to this day. I understand that the majority of tenants never pay for damages or the judgment and are exempt for being held accountable. It took a total of 3 years of hell dealing with these difficult tenants before we were able to get them out. This was so unreasonable, unfair, and unethical treatment to a landlord. I decided to take it upon myself and start doing something to stop this abuse to landlords. Landlords are people struggling to make a living like everyone else! I have belonged to several different landlord groups including the Central Vermont landlords association in Barre, Vermont landlord association in Shelburn, and the Vermont rental owners association in Rutland. These are all wonderful groups for landlords that are just getting into the business that need to learn the ropes and responsibility of us landlords and tenants but does little to stop the exploitation and abuse of landlords in my opinion. Being in this business is a moving target so they also keep you up to date on new responsibilities. Although you can be the best landlord in the business, if you end up with a tenant, that is a professional you're going to have your hands full. Knowing this, I realized that somebody needed to start organizing landlords to start holding these type of tenants accountable. Many of these abusive tenants were able to find one landlord right after another to exploit. One

tenant that comes to mind has been evicted 9 times now and is a deplorable drug dealing Con artist preying on the new or the elderly. The last landlord he exploited was eighty four, and it took her a year to get him out she ended up selling the property at a discount as she couldn't handle the stress. The property was trashed and infested with bed bugs. I will try to remember to attach pictures. This was something that needed to stop.

### **ENOUGH IS ENOUGH, TIME FOR ACTION!!! TIME FOR LANDLORDS TO ORGANIZE.**

Time to start organizing landlords against this abuse. I took it upon myself to start advocating for landlords if you will.

I made it my mission 13 years ago to stop the horrendous treatment of landlords. I spent the first three years aggressively, contacting landlords through various means available. In the process I learned the landlord abuse was much bigger than anybody could possibly realize. As I contacted landlords, they told me their horror stories. After hearing story after story, it added fuel to the fire of confirming the need of action. This was a much deeper problem than anybody can imagine. I have talked to a handful of landlords that have lost their homes and properties due to the unreasonable, complicated, costly, brutal, process. I found there are landlords that don't rent their apt because they don't want the head aches. I informed some of the thousands of dollars available to help them with up grades and still refuse.

At one point there were five landlords dealing with problem tenants within a quarter mile of my house. Through information, I have mainly concentrated on the Washington county landlords. I started the Vermont Landlord Group approximately 8 years ago. That membership has grown to over 400. Landlords in this group range from owners of duplexes to landlords of over sixty units.

We have a wide variety of landlords in this group and we all believe the EVICTION process is the number one problem in being a landlord. I believe the brutal eviction process is protecting people out of housing. It's time to start looking at the whole picture of what this eviction process is doing. It's time to take the blinders off. By taking more rights away and making it more difficult for landlords to get rid of a tenants that do not abide by the Vermont rental housing laws and the lease agreement is only going to make it harder for the good people to find housing. After a tenant goes through an eviction, they will find it next to impossible for another landlord to rent to them. I have been on the front lines seeing what landlords have been forced to endure and not in an office sitting at a desk.

**THE PERFECT STORM VERMONT IS FACING** Landlords are no longer willing to give people a chance. The old mom and pops are retiring and selling out. Several landlords are now using professional rental companies with all the tools to screen their applicants. We now have an abundance of info at our finger tip thru the internet. **LANDLORDS ARE ORGANIZING OR NETWORKING.** This available information is adding more people to the homeless population. Providing housing is a business. There is no other business that I know of where you have to continue to provide a service without getting paid.

By making it easier and faster for a housing provider to remove a problem tenant will make it faster to open up that apartment for a new tenant. Landlords will be able to give 8 out of 10 applicants a chance rather than 2 out of 10.

I advertise my apartments on craigslist. Just recently, there was 755 apartments available. Through the vermont landlord group, I'm hearing landlords are having a hard time filling their apartments with tenants that meet their qualification. We're led to believe there's a lack of housing. This couldn't be any further from the truth. Several landlords believe adding more housing is not going to help the homeless population. How many of these homeless people that can't find housing is because they burned a landlord, made bad choices or simply cant afford the rent we must charge. If the eviction process wasn't so brutal, we may be able to lower our qualification standards and give them a second chance. For instance, most landlords want it to see at least a 600 credit score. That may be lowered to 500 hundred credit.

Can somebody explain to me in this committee ,Why landlords are treated differently than any other business for instance.

- 1 Why can electric company cut your electricity when you fall behind on your electric bill?
2. Why is your water utility company able to shut your water off if you get behind on your payment?
3. Explain to me why you can't go to a restaurant and eat for free, even though we almost eat to survive.
4. Why is it that we cannot get gas for our vehicles without paying for it although it is essential in order to get to work?
5. Why is it that we will lose all our appliances we buy from rent a center if we don't make our payments?
6. Why is it that we have our car repossessed if we don't make the loan payments?

Landlords cannot disconnect any services or take possession of his property in a reasonable time, after a tenant is hundreds or thousands of dollars behind in rent. Landlords are forced to pay a lawyer \$2000.00 to start the brutal eviction court process that now can take anywheres from six months to a year? Than to add to the challenges finding a lawyer as many have stopped doing eviction cases do to the fact they have to go up against Legal Aid with a abundances of tax payers tax dollars. I strongly believe landlords are being discrimination against.

I believe landlords should start to entertain filing a class action suit against the state of Vermont for this abuse and exploitation.

Time is of the essence. I don't have time to go over all the bills, but I will ask the legislatures in this committee to eliminate any bill that creates any additional hardship for the housing providers and pass any bill that supports landlords to be able to manage their properties and make it easier and faster to remove a problem non performing tenant.

If you're not aware of it vermont is known as one of the least friendly landlord states in the union. I hope you all had a chance to read the petition that Herb Heath had signed by between three to four hundred people. It's time for real change.

It time to stop kicking the can down the road and start putting your selves in our shoes. If the past tenant laws were working we wouldnt be beating this issue to death.

The same way of thinking isn't going to make this any better. Common sense will go a long way as well.

Keep in mind what I see what's going on in these committees is the tenant advocates all getting a pay check for their time while

the landlords are losing time and money. Thank you for your time and consideration.

I would be happy to answer any question or testify in committee on zoom with proper notice.

Sincerely

yours Larry Lozier 802-223-4583