

Submitter: David Wall
On Behalf Of: Mr Oregon OPPOSES SB 158
Committee: Senate Committee On Housing and Development
Measure, Appointment or Topic: SB158

I OPPOSE [SB 158].

[SB 158] will cause more problems than good.

There unscrupulous Landlords will use [SB 158] for their own enrichment purposes.

***A Landlord could design payment plans charging exorbitant interest rates on payment plans.

***A Landlord could expressly design a scheme to take advantage of poor people who barely understand the legalities they are being assuming with participating in a 'rigged' payment plan.

***Rental agreements could be adhesionary and even educated persons could fall victim without knowing their legal protections and or rights.

***Rental agreements could require payments schedules plus undefined labor at the direction and behest of the Landlord on the grounds of the dwelling unit, skirting worker's compensation statutes and taxable income.

***The Rental Agreements could require payments schedules and could assign undefined labor on property of another, at the direction and behest of a third party assignee. Again, skirting worker's compensation statutes and taxable income.

***Small Claims and or Circuit Courts could see an increase in lawsuits to address the complexities of the grieved predicated on 'Payment plans' gone astray.

***Depending on the amount in controversy, lawsuits arising from shady 'Payment plans' could be filed in Federal District Court.

***And then there is the murky world of property insurance. The 'Payment plan' could be designed to have the lessee assume liabilities for all claims against Landlord and or property. The insurance fraud could be perpetrated on property outside the city, county or state where the lessee is domiciled.

[SB 158] is meant to increase access of people to housing opportunities but, there are just too many potential legal problems. Therefore, [SB 158] should be rejected and denied.

David S. Wall
Mr. Oregon Concurs.