

Hello - I would like to add a couple items to my testimony, that I have not heard considered. One is that several of my homes are on rural properties where they only have a 2 bedroom septic system and are on well water. The septic system is rated for a 2 bedroom use, with the standard number of people who would reside in a 2 bedroom home. The burden to the system of allowing 16 children, employees, occasional parents, as well as the resident family would be an assured disaster to my septic system which has a worth of over \$15,000 if it were to fail at a minimum, plus permit costs to repair and hopefully not completely re-do. The system could not handle that much water going through it, nor could the well. Again, these decisions on whether a property can handle further useage beyond the typical residential decision needs to be made by the homeowner, who has a \$200K, \$300K, or more investment at risk. A tenant has only their monthly rent and a paltry deposit compared to what the true damages could be.

Further someone mentioned 742.260 as a solution to the insurance question. It is certainly not a solution. It says specifically that a homeowner or renter liability or fire insurance policy many not provide coverage for losses arising out of or in connection with child care provided by a registered or certified child care facility." I spoke with my insurance agent and they said that my coverage specifically does not allow a home based business including family child care, and i would be subject to non-renewal and or cancellation. If a 12 year old in child care were to burn down my rental home, or a drowning occur in my pond or the provider's pool, or a parent dropping off their child tripped on the step leading to the front door, I would most assuredly lose everything I own - carrying all of the burden and risk, with no compensation, while the tenant had none. The bill just doesn't make sense and should instead be looking for incentives and ways of working with property owners, not putting more on them, causing property owners to leave the business that is no longer profitable or make financial sense, and the provision of homes for low and working class tenants will have ended. Such homes would typically be bought by first time home buyers, those looking for second homes, and redevelopment into larger homes or condos.

thank you for your consideration of all of the factors