

What is HB 23-1068, Pet Ownership and Housing, intended to accomplish other than unintended and costly consequences and infringing upon property owner, landlord and homeowner's rights? The argument that this Bill will somehow lend itself to solving the availability of affordable housing is a Grand Canyon stretch in imagination let alone facts. Is this Bill needed at all? Is it a legislative response trying to equate housing issues of humans with that of dogs? Is this another Bill promoted by a very, very few asking the rest of us to accommodate their decision to have a dog(s) without much planning by making landlords, homeowners and insurance companies to address personal pet problems and imposing their pet ownership responsibilities on the rest of us?

This has to be one of the most flagrant examples of wasting the time of legislators and taxpayer dollars to, in the end, resolve nothing much. The good news is that landlords can still prohibit dogs and make decisions on what breeds and size of pets are allowed. However, we oppose any legislation that instructs insurance companies on how to determine premiums

The actual results of this Bill:

- A. Insurance companies utilize many factors in determining rates based on a long history of experience, facts, costs, risks and other factors. They don't dream this stuff up. The more Bills like HB 23-1068 force insurance companies to ignore reality in rate determination the more difficult and costly it will be for landlords and tenants to obtain insurance. Everyone's insurance will rise to pay for the very, very few who bring their vicious breeds and large sized dogs into the living complex vs assigning risk and cost to only the pet owner. Should insurance rates not be allowed to consider what an individual brings to the table? A driver with a DUI and multiple accidents pays more than one without. They bring added risk thus pay more. A renter or housing complex that allow vicious dogs and any size dog also brings added risk and this Bill would require insurance companies to ignore the facts of risk with these breeds and sizes of dogs. This makes sense or nonsense. The government should not be in the business of telling insurance companies to ignore risks, how to determine the cost of a policy and to accept costs of liability claims that otherwise could have been avoided without this intrusive Bill.
- B. Property owners and landlords have to deal with a long list of responsibilities, unplanned costs and on-site management tasks and those choosing not to add the problems, issues and cost related to dogs should be able to do so: HB 23-1068 imposes additional costs and someone, most likely all residents with or without a pet, will have to pay for such costs.
- C. Limiting damage deposits related to pet owners to \$300 is not the government's business. A property owner knows the history on pet damages and costs so let them determine pet damage deposits.
- D. Costs to manage a property in responding to pet problems by landlords and maintaining clean and well groomed common areas rise with dogs on the premises and someone (renters with or without dogs) will have to pay for added costs. Adding on pet supplemental fees is not ended but limited in amount in this Bill: why?
- E. The concept of a State funded damage fund to help landlords pay for damages will not work and enables irresponsible behavior as the perpetrator is left with no accountability. Leave no doubt that the landlord will not be fully reimbursed and in fact the limits on claims to fund are limited in amount leaving landlords to pick up the tab. Landlords and those renting property simply will

find the fund not only inadequate but spending more time in dealing with a bureaucratic program and its paper work to get even the most modest reimbursement.

- F. The legal system process to sue tenants for pet damages is very costly and time consuming to landlords and mostly results in recovering but a fraction of the cost of damages and is one of many reasons they preclude pets. Also, this is why pet damage and supplemental monthly fees on pet owners is warranted.
- G. This Bill will not increase available/affordable housing but may in fact reduce it when some investors simply don't want to deal with pet issues and related liability and costs or the quality of housing is reduced with the introduction of pets that doesn't make it cost effective to upgrade or maintain a property that previously didn't have the disincentive to maintain the property at a higher quality.

Although this Bill doesn't restrict the ability for a landlord or HOA to restrict pets we simply don't support measures that interfere with landlord/property owners rights and the ability of an insurance company to determine premiums based on their historical data.