I am an "accidental landlord" who has lived on the Mississippi River bluff at the top of the High Bridge for 25 years and have worked for a senior DFL senator at the Capitol for 25 years.

Twelve years ago, my widowed father, who lived 85 miles away on the family farm, was diagnosed with Alzheimers. At that time, a small bungalow house that was built in 1925 by the man who started the Cherokee Bank came up for sale. It was only two blocks from the condo building in which I lived so I bought the house with the intention of moving my father and bachelor brother there.

The house was well-built but in need of much "tender loving care." So I scrubbed and painted, and cleaned and up-dated and worked for months fixing up the house. In the end, all of the hardword floors had been refinished and every square inch of the house inside and out had been repainted. It was ready for my dad to move in – but then he passed away.

Of course, this coincided with the housing bubble bursting so I didn't really have any choice but to try to rent the house. That was twelve years ago and I have had a series of renters, most of whom cost me money and lots of work. I have not raised the rent in those ten years but my costs have increased - especially taxes and insurance.

I finally have a renter who pays me on time every month, but he pays me exactly five dollars less than my current payments are – so as you can see, I am not making money on this endeavor. But I am staying even and I did avoid foreclosure – something I am sure the City of St. Paul appreciates.

In June, I had a scheduled inspection but was out of town at a funeral and unable to be at the house to talk to the inspector. I have had this house inspected numerous times so I was surprised when I saw the lengthy list of violations — and dismayed when I estimated how many hundreds and thousands of dollars I was going to have to come up with in a very short period of time.

As I mentioned, I am an "accidental" landlord. I never intended to be in this business. I pay for all upgrades and repairs out of my pocket – out of my salary from my job at the Capitol. Unfortunately, I don't have hundreds of extra dollars lying around. That is why I am here today.

I would like to appeal a couple of the most expensive requests for repair or replacement. I understand "health and safety" and I absolutely want any tenants in a building I own to be safe and secure, but some of the items on the list seem to be more "cosmetic" than for safety. The roof has some shingles curling, but the house is not leaking. Estimates for replacement have been \$6000-\$7000.

And the timeframe for getting all of this done is a huge burden – not only financially but for scheduling purposes. Again, this has all come as surprise to me because this house is 90 years old and has been inspected before – many items that are on this year's list were never a problem before and never mentioned before.

I am unclear as to whether I need to "repair" or "replace" and obviously, will want to repair. Early estimates on stucco and cement stair work runs in the thousands. I need more time and more money.

I appreciate your taking the time to consider my situation. If there's one thing I have learned in public policy, it is that "one size fits all" doesn't really work in many situations. Some common sense is needed when it comes to the uniqueness of circumstances and policies.