

December 17, 2020

To whom it concerns,

My name is Benjamin Jablonski and I live in Clackamas, Oregon. I have two rental units, one is a single-family home in Happy Valley, OR and the other is one side of a duplex in Clackamas, OR. I am writing this letter today to show my strong opposition to LC-18.

I first became a landlord in only August 2019, just seven months before the pandemic started. Previously, I was living in a single-family home in Happy Valley with my four-year-old son and decided to purchase a duplex in Clackamas so that my partner and I could move in together into a home of our own with my son. This also would allow us to lower our monthly bills and pay down our debts with the hope that I could start the steps to financial freedom for my partner, son and I, by becoming a landlord.

I rented out my single-family home in Happy Valley, we moved into one side of the duplex and I kept the current tenant that was renting out the other side of the duplex. For several reasons, I could have evicted the current tenant of the duplex when I took ownership because she was on a month-to-month contract and was not the ideal tenant I had hoped for (cars coming and going, multiple older vehicles parked along the curb, cutting hair out of the garage – contract violation, roommates living with her that are not on the lease – contract violation and not keeping up with the landscaping – contract violation), but I decided to let her stay. My plan was to give it some time, do some updates on our side of the duplex and then give her a notice of eviction so that I could update her side of the duplex to a much more livable condition for another renter (it was dirty, carpet was ruined by their dog, backyard had not been taken care of, fence was damaged by dog and other repairs that needed to be done) as well as raise the rent (within legal limits) to the appropriate market value (the rent had not been raised in the three years she lived in the duplex).

Once the pandemic hit, I became worried that my duplex tenant would not be able to pay her rent because her occupation was a dancer at a gentleman's club. However, she and her roommates have made it work so far and they have been able to make payments. However, with Oregon continuing to be shut down and restaurants and clubs not being able to operate, I don't know how my tenant will continue to be able to make rent. She has not served me any notice of being able to not pay, so I am left wondering if she might stop payments.

Since becoming a landlord, I have still been living month-to-month myself, working to pay off my 401K advancement I had taken to put the down payment on this duplex. The decisions of the Oregon Legislature in 2020 to protect renters unfairly puts landlords like myself in a very difficult position if the tenant cannot pay rent. If they missed a month, I would not be able to carry the mortgage on both properties, would have to put the mortgages in forbearance and would have to pay back all of the back mortgage. If LC-18 becomes a law and my tenant decides or is not able to pay rent for January 2021-June 2021, I will have to come up with at least 20% of the unpaid rent to pay back my back-owed mortgage, which will takes months or even longer. I'm not sure how I would support my family financially if I were to take this type of hit. Even once the time comes when I could evict the tenant of the duplex, I would not have the money to do any of the renovations that would need to be done before I could get another renter in the property.

What residential landlords in Oregon need is more help from our government. If we want to take care of our renters and help them during this financial time of need, we need to also help our landlords. By only offering up to 80% of the unpaid rent as a grant, we are still taking a big hit. Landlords with many properties and that have been doing this a long time may be able to weather the storm, but especially for newer and smaller landlords, this will have a severe negative impact on our families. Residential landlords should also get full grant support for the unpaid rent of our tenants. There should not be restrictions as to who can get this support if the support is needed. The draft law currently allows for any qualifications, priorities, restrictions or limits on the grants awarded. This is terrifying news for landlords as we may not even get the 80% grant that is being suggested.

Please do the right thing for small, residential landlords in Oregon and give us the same financial support as tenants. Landlords need grants in the full amounts of what tenants are unable to pay. Tenants must be held accountable to pay their rent, or at least as much of it as they can, and by the deadline. A solid process needs to be in place to hold these tenants accountable, so they do not abuse the system and our landlords suffer the consequences.

Thank you for your time and consideration.

Sincerely,

Benjamin Jablonski

