

3-13-2023

RE: House Bill 3237

Thank you for the opportunity to comment on the proposed HB3237.

I understand the desire to lower the hurdle that renters have in obtaining housing. I am sure that it was written with good intentions. I am sure you have heard the phrase “the road to hell is paved with good intentions”. I believe this may be one of those times.

In particular, the major objection I have is allowing a maximum screening charge to be set by local ordinance. Eugene tried to implement a very low (\$10?) maximum charge which is totally unreasonable. We currently charge \$50, and in reality, LOSE money. We are charged \$45 per applicant to run a credit and background check. The remaining \$5.00 comes no where near covering the time that it takes to contact prior landlords and references, and review the application.

We are not a large organization, and are family owned and operated. We are proud to offer the rentals we have, and strive to keep them up and treat everyone fairly. In order to achieve the success we have in owning rentals, we have had to refinance our own home, take out mortgages in our own name—in short—took risks that can have major implications on our own financial well being.

There is an adage among seasoned landlords: “you will be money ahead leaving a rental vacant rather than place a bad tenant in it” Money ahead doesn’t mean you will MAKE money, just not LOSE more of it.

As careful as we have been, we have over \$66,000.00 owed to us that has accrued over the past 17 years, mostly from damages that tenants have done. Yes, most that we have a judgement on, but will most likely not be collected. Even good tenants sometimes turn bad—drugs, mental illness, health issues, divorce all trickle down to the landlord having problems collecting rent & damages to the property.

A simple credit score does NOT give us the full picture we need to make a decision on who we are willing to gamble on turning our rental over to.

The screening that is “portable” that we have seen is woefully inadequate for us to feel comfortable in making that choice. It does not give us good payment history, with things that have been turned over to collections, nor a criminal background check.

I oppose HB3237 as written.

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