

From: Janet Kahelski [REDACTED]
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To: CityClerk <CityClerk@chulavistaca.gov>
Subject: Chula Vista Tenant Protection

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I am an owner of single family rental home in Chula Vista. State of California already has the most strictest rental laws that majority is for protection of the tenants and barely protects the owners of a rental home.

I understand that there is a homeless problem but that burden should not be put on individuals that own one or two rental properties as their only source of income. These individual owners of rental properties are not owned or paid by the government or the state yet the government, state and city want the us to be the solution to the homeless problem.

Rental properties do not fall under “small business” category yet we have all the laws and regulations but not the benefits of a small business owner.

It would be like if the city, state or government decided that unemployment was the problem and put all the responsibility of solving that problem to small businesses and requiring small businesses to hire every unemployed person as a burden without any benefits to the businesses. That business would go under.

The same can happen to the single family rentals. If it becomes to costly for owners of rentals with all the laws and regulations that only protect the tenants, the owners of single family rentals will get out of the rental business and just sell our rentals. Which will make a bigger impact of less available rental housing.

During Covid, my tenant did not pay any rent for about a year. Even though the law stated that the tenant would own back pay for the rent. I lost more than a year of rental income with that tenant. The cost of me having to take the tenant to court knowing that even if I won, I wouldn't be able to collect back rent owned due to that tenant not having the money. The decision to wait until the tenant decided to leave or give notice was made. After the tenant left, the tenant left my rental in

such bad conditions that it cost me over \$55,000 in repairs and replacements on top of lost rental income for over a year.

I had to take out a loan to cover for the repairs and replacements in order to have my rental be in the condition to be able to rent it out again. It took 5 months for my rental property to be able to be “show/rent ready”.

Majority of single family rentals have the monthly costs of mortgage payments, insurance, property tax, property management fees, some have HOA fees, and regular upkeep/repair cost. Many times the yearly repair cost can include major repairs like plumping repairs or replace the plumbing in the whole house or repairs to the roof or replace roof or window replacement. When any of those big ticket cost are added, rental owners either break even at the end of the year (if lucky) or those major repairs cost more than the rental income.

Then there are turn over costs for owners of rentals which include: replace all carpeting in the house or damaged flooring, new painting the whole interior of the house, utility bills while work is being done, new blinds or window coverings, professional cleaning, either cost for property management fees or self for advertising, leasing documents, legal documents, applications, income and background checks, etc. This is just standard minimal costs for turn over for new tenants. More if major damage is included that has to be repaired.

My point is that rental owners should not be put in a position of being used through legislation as a business for charity cases. Would a small business owner keep a business going if the cost of running that business cost more than he makes? No. Why should small family rental owners be expected to do the same. What will happen is that rental owners WILL choose to sell their rentals because it won't be worth it anymore and easier just to take the proceeds and invest it elsewhere. Which won't solve the homeless problem just increase less rentals available.

I will sell my rental property and invest it elsewhere if it's 1. No longer profitable (minimal profits after year end costs) 2. City, State, government laws, regulations make it to difficult to run it like a business. It just won't be worth it.

Thank you,

Janet Kahelski

Owner of a single family rental in Chula Vista

Sent from my iPhone