

Dear Senators,

My name is Stephanie Cramer, I currently live in Ridgefield WA but own 3 properties in Portland and 1 house in Astoria that I currently rent out. I would like to voice my opposition to SB 611. The aforementioned houses are ones that my husband and I have bought gradually over the course of the last 10 years with our savings. They are our retirement plan. In fact, the first house we bought in Portland was a duplex – we bought this with an FHA loan and lived in half of the duplex (the basement unit) and rented out the nicer upper half. Prior to this, I have always been a renter and I appreciate the difficulties of the current rental market.

In the pandemic, my husband and I, literally supported 2 out of 4 of those rental units as the tenants were unable to make rent. We paid the mortgages to avoid default and this ate into our savings. We did this even as I was furloughed from my job for 3 months like most of the rest of the country. We did eventually get state rental assistance for one of the houses - 10 months after the pandemic started and not at the agreed upon rental rate. At the time I was proud to “do my part” and to help the tenants during this difficult time in history.

What I am distressed about is the severe language of the current bill that would limit my ability to provide adequate upkeep of the properties and my ability to remove a tenant when they are unable to pay a fair rent that is keeping up with inflation. Inflation affects us ALL, not just renters, so the cost of goods to fix a roof, to repair a faucet etc is all rising at the same rate. Decoupling the rent increases from inflation is simply NOT fair. It is discriminatory against folks like myself who pride themselves on being a fair landlord and keeping up a nice place for others to live.

I urge you to remember this when voting. If this goes into effect, I will likely sell all my Oregon properties. This will further decrease the housing pool for tenants. It is better to take that money and invest it in rentals in WA or another state that does not have such discriminatory laws.

Sincerely,

Stephanie Cramer

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