

From: deborah greene
To: [SHS Exhibits](#)
Subject: HB 2004-A
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“I’m a landlord in Multnomah County, and I urge you to oppose HB 2004-A.”

I have invested everything I have worked for over the past 35 years into creating a life and income for myself as I age. For the first 25 years of investing I was barely breaking even. Now when I have finally become profitable and should be relaxing into retirement with an adequate income stream it appears that may not come to pass.

The housing crisis is indeed real but this is not the way to solve it. This bill is very short sighted and will ultimately hurt the state and the people that live here.

I was going to paint my property this summer and had saved up over the last two years to do this. Now I am probably not going to do that because I am nervous that I will need that money to cover the normal operating costs that continuously go up.

My mortgage is going to adjust in 2 years time and my rents will not go up enough to cover this along with increased property taxes and ever increasing utility costs. I am afraid that I am looking at cutting back on improvements that I had budgeted for and ultimately a property that will fall further and further into disrepair. My tenants will not leave as they are guaranteed a certain rental amount in my property and I have no incentive or finances to keep the property up.

My property is located in a transitioning area of Portland and I feel that if this bill passes many of the property owners in the area will find themselves in the same position and this area will start a steady decline instead of improving.

Please find another solution to Oregon's problem, this is not it.

**Respectfully
Deborah Greene**

