Hello,

I would like to submit a brief testimony for the hearing on LC-18. I am a first-time homeowner in the Cully neighborhood of Portland, OR. I rent rooms to housemates and inherited a tenant in the property's ADU. As a new landlord trying to get up to speed, I find OR's rules to be confusing and intimidating, unwelcoming if not downright punitive to a small "mom and pop" landlord like me, and made worse by the COVID-19 legislation.

My concerns about LC-18 are as follows:

- That the catastrophic emergency that is COVID-19 is being used to change laws outside of the traditional legislative process. LC-18 can be used to make permanent changes to Oregon's housing laws.
- That LC-18 arbitrarily sets up two different systems for rental assistance: the system for housing
  providers requires a waiver of contractual rights to your property and a mandatory penalty of
  20% of your income, while the system for renters has no additional conditions.
- That the timeline to set up the relief fund is too lengthy. Accounting for the rulemaking process at the agency, setting up the program with local housing authorities and processing applications, the relief fund won't be available until the middle of 2021. Oregon's renters and housing providers simply can't wait that long for relief.

Instead of LC-18, legislators should direct the state's emergency board to distribute emergency rental assistance funds through the existing statewide system, as quickly as possible, and stop adding on layers of confusing rules that further divide housing providers and renters.

Thank you for your time and consideration,

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**Sarah Crawford**