## Good afternoon Legislators:

My name is Emily Karen Gumpert. I am retired and living on a fixed income. I reside in Vida where I provide household chores - cooking, cleaning - in lieu of rent. My house in Eugene has a mortgage and it is rented. The rental covers the mortgage, taxes and management fees with little left over.

I urge you to vote No on the current proposed housing moratorium legislation. As I understand it, the legislation does not protect owners from tenants whose situation is irrelevant to the Covid-19 crisis, thus providing great benefits to a tenant without justification while greatly damaging landlords who may rely on that income. Further, tenants are free to damage the property without liability, creating the risk that the property may be so damaged the owner cannot afford to restore it and therefore reducing the overall availability of much needed housing.

Thank you for reading my opinion. Again, I urge you to vote NO.

Sincerely,

**Emily Karen Gumpert**