**Name:** Nora Cole  

**Representing:** Nora Cole  

**Supporting:** HB-5574 HA 1 Emergency Rental and Homeowner Protection Act  

**Testimony:**
No one should lose their home due to a pandemic. Landlords and homeowners take on a responsibility to pay their mortgage, a form of debt, when they purchase property. This is not the burden of the renter. I state this not without sympathy to the property owner but with basic understanding the renter entered into the agreement without the burden of extending circumstance. Therefore it is not the responsibility of the renter to enforce the ability of the property owner to fulfill their debt. In conclusion have compassion and find other routes within our system to fulfill these debts. From what I can see there are plenty of means to fulfill this debt, outside of putting it on renters. Signed as a property owner myself.