

To Whom it May Concern:

Thank you for working on resolving the problems around rental units in Oregon. In short, I am writing for my uncle who is 66 and is a landlord. He is retired due to a stroke and relies on the rental income from his property, to pay a \$2000 mortgage and whatever maintenance there is monthly, along with unknown repairs that frequently pop up. He receives a small amount over these costs to help maintain him with his living expenses. Without his rent, he cannot survive financially. I have spoken with several retirees in the Salem area, who find themselves in similar situations.

Please, please take into account the landlords in this situation, as well as the tenants. My uncle has suffered two strokes over the last few years, hence my writing you on his behalf. I help him manage his rental and the tenants love us. We would never evict anyone during this time. Never. But the banks should also never be allowed to put anyone into foreclosure proceedings following this Covid-19 disaster. Nor is it feasible to think that landlords will be able to quickly recoup the rents, to then quickly pay off the bank, once this passes.

We IMPLORE you to make sure that the banks are also obligated to work with homeowners or that the State of Oregon pays the rents to landlords who need to pay a mortgage and have money for repairs, at the bare minimum.

Again, thank you for working hard on these issues. Please do not forget about the landlords who have worked hard to have these investments. Being a landlord is not for the faint of heart at the best of times.

Yours,
Michael J. Topik
(Written by his niece, Maxine Paunovic)
My phone is (530)518-3629