

Dear Emergency Committee,

I previously wrote on behalf of my uncle, Michael Topik, who is a stroke victim and cannot write. Now I am writing on behalf of my husband and myself, as landlords also.

This economic situation strikes terror in the hearts of landlords, as well as tenants. As landlords we live with unforeseen circumstances on a regular basis. A lot of us are just ordinary working people who invested in houses. In doing so, we have taken on a huge financial responsibility. More times than not, there are repairs that are costly and cannot be kicked down the road when they occur. If a hot water heater, or the house heating system break, for example, there is no time to tell your tenant to wait till you gather the money together. There are roof shingle that blow off, pipes that burst, gutters that break, washer and dryers that go down, etc. etc. We, ourselves, have been saving up rents to pay for a new roof on our tenant's cottage this summer. It cannot wait. Nor can homeowners insurance and even property taxes.

In our case, we do not have large mortgages but we also do not have a retirement fund or social security as self employed. What we have invested in is all we have for the oncoming elderly years. In addition, if we don't get rent, how will we pay for all of the aforementioned things that need repairing and how will we properly take care of our tenants, whose lives are also in our hands.

Also, we pay for PGE, Sewer/water and garbage on some properties. We are barely going to be able to pay our own during this terrible crisis.

Please remember the landlords in this situation. PLEASE.

Our properties are in Salem, Oregon at 560,562 and 540 14th Street.

Thank you for your time,
Dean and Maxine Paunvoic
(530) 518-3629