

I'm an Eldorado Villas, Tigard, resident manufactured homeowner.

Like many manufactured homeowners in Cal-Am-owned communities, I'm at risk. Ten percent per year rent raises make my home ownership and lot rental unsustainable. Unlike an apartment renter paying first, last and security, I invested about \$100,000.00 in January of 2024, to purchase my vintage 1974 renovated-to-flip home.

We purchased in this community for its proximity to our daughter. My husband's ill health made living close to family important, and like many seniors, we cherish living independently.

At time of purchase, Cal-Am lot rent appeared high. At the same time, I recognized the value of having affordable housing in a manicured, managed, well-established community.

I agreed to pay the lot-rent with annual raises, plus shared, un-metered community water and sewer charges, aware there's no incentive for prudent water use. I didn't understand that sewer charges are based on water usage, and that the residents shared the entire cost of community water including landscaping, community facilities, swimming pool and unaddressed, deteriorating plumbing infrastructure. I would be delighted to be corrected if this is not true.

I was aware that if an owner-resident fails to pay lot rent, or 'storage' equal to lot rent if the home is unoccupied, or if their home falls into disrepair, owners risk forfeiture of their home to Cal-Am Properties.

We live on a fixed income and very modest savings. Lot rent with added water and sewer often costs about \$1,400 per month. My husband, in memory care since July, 2024, is gravely ill. I pay our share of his care. His disease onset was sudden after open-heart surgery. Our then-Medicare Advantage Plan helped, but our out-of-pocket costs diminished our financial resources.

What looms for me is a close horizon. My husband's late-stage disease is, so far, a fatal one. My income will be dramatically reduced at his passing. My obligation to Cal-Am Properties will continue to rise. Under current policy, at 10 percent per year, I am already priced out.

I am a reasonably well-educated person, with a solid credit score, and a history of paying taxes. I can now understand how responsible, sober people can fall into having no housing.

Please, use HB3054 to acknowledge that owners of manufactured homes in communities such as ours have made a significant financial investment. I am as vested in my home as many stick-built homeowners are in theirs. We cannot give 30 days' notice as apartment tenants do and then vacate. We have contracted to be owner-occupied. So, we have to sell, as real property owners do, or continue to pay ever-rising lot rent. And if we fail to pay, we forfeit our investment.

Thank you for the opportunity to address this issue.

Mary Schultz