February 1, 2025

Attn: State of Oregon House Committee Representatives

In early 2020, at the age of 67 years old I moved myself and my dog from San Diego, California to Brookings, Oregon in a quest to secure an affordable home in a peaceful environment. Having fallen out of escrow on a small income producing property I ended up purchasing a manufactured home which I thought would be temporary until I could find the right property. Within a few weeks of moving to Oregon Covid hit. We were all dealing with the "unknown" and unexpectantly housing prices began soaring withing a few months which priced me out of the market.

I found myself having to stay going on (5) years now. The park I purchased in has a park like feeling with (48) units however the landlord does everything on the cheap, wanting to ensure his bottom line, making what few repairs he deems necessary, which has been very few. He has raised the lot rent every year I've been here, yet we have roadways and carports that are all cracked. One cubic yard dumpsters have overflowed with garbage weekly and he refuses to bring larger ones in, trees haven't been trimmed for years and large branches fall creating a safety hazard for the residents and the only amenity there is, is a clubhouse. The interior is dirty with mold and dry rot, there was once a hot tub however, it stopped working years ago and he just covered it up with an unsafe board, fire extinguishers haven't been serviced for years, drapes are falling off the rods and toilets were not up to ADA standards for a 55 and over park. I've gotten volunteers together and we've made a few repairs on our own, at our expense to benefit the community, while Mr. Simon's annual proceeds he takes in is \$325,500.00. In 2024 the owner engaged Commonwealth Property Management who has a reputation of being litigious and they have very poor communication with the tenants. As a result, many of us have lost all sense of security as we do not know what's to come.

Being on a fixed income with my social security as my only source of income which is \$17, 997 annually, I have now had to go back to work part-time, after working since I was 15 years old in order to make ends meet because of all the rising costs.

My Medicare supplemental insurance which was initially with Healthnet raised my premium \$80 because I moved to Oregon, even though it's a more affordable state. I switched to AARP United Healthcare, and within two months into the new policy they notified me the premium is going up \$50 on the renewal date. Both of these companies are owned by retail and institutional investors each netting around \$140 billion in profit in 2023. AARP has no involvement with United Healthcare except they have sold their license branding to them, and several other companies raking in approximately \$1 billion a year, which is a violation of trust when you think you have a membership company who is supposedly advocating for seniors, yet it seems this is just a front.

Eggs are \$10 a dozen. The electric company has raised it rates, homeowners insurance has gone up, yet my social security cost of living increased 2.4%, which is what the current inflation rate is, yet the gouging and greed pushes profits to 35% and more.

Does the State of Oregon, and our country want to have hundreds of thousands of senior citizens homeless and on the streets because of this unwarranted and unjustifiable greed, because we'll be pushed out of our homes, which is what is happening now.

I respectfully ask you to please support House Bill 3054 and place a lower rent cap for residents of manufactured homes.

Thank you.

Pamela Thorsch

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