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On Behalf Of: Myself  
Committee: House Committee On Housing and Homelessness  
Measure, Appointment or Topic: HB3054

In September of 2018, my husband and I bought a home in Terrace Lake Park, a 55+ manufactured home community of over 200 homes. We own our home, pay property taxes, and also pay rent each month for the Lot the home is on.

Here are some facts about how the costs of living in this community have changed over the last 6 years:

In 2018, Marion County property taxes on our 1800 square foot home were less than \$1,500/year. For 2024/25 they are just shy of \$2,200/year. An increase of about \$700 per year, or about \$60 each month.

In September 2018, when we purchased our home, our Lot rent was \$550 per month. The Manager gave us a 5-year Lot rent history showing only modest increases, at the most \$25 per month. As of March 1, 2025 our Lot rent will be \$845 per month. That is a total increase of about \$300 each month as of now. The highest rent increases we have seen started in 2021, and they have escalated almost 40% in just 4 years.

Our manufactured home was built in 1990 as were a majority of others in my community. Upkeep of our aging homes continues and repair costs have escalated. Many homes have required expensive repairs such as the replacement of original roofs and wood decks, and whole house siding replaced or repainted.

Each homeowner must also maintain their own Lot which includes all landscaping and concrete driveways. For safety reasons, many seniors in our community must pay a contractor to do this work.

Expenses continue to skyrocket and the majority of the homeowners in our Senior community live on fixed incomes. Here are some facts:

Social Security COLA's over the last 7-years have averaged just under 4% per year and the cost of paying for Medicare goes up in equal proportion with each COLA increase.

Other basic living costs for utilities, groceries, vehicle maintenance have all escalated.

Most pension plans do not increase as they are at a set dollar amount.

Some Seniors did plan well and have some accumulated wealth from investments, properties and such. Many Seniors did not. Many have already needed to drastically draw down their saved funds over the last several years just to be able to age-in-place and live independently while putting themselves and their future at risk.

Some Seniors in Terrace Lake Park are fearful and believe they will not be able to continue living in this community without the protections provided by HB3054. Rising

costs will force them out of their homes. Rent resets and/or the Owner's demand for aesthetic or cosmetic improvements will deter potential buyers.

Some Seniors are having to make some really tough choices - deciding to NOT buy adequate food, clothing, and medications, feeling they must keep their homes uncomfortably cold in the winter or warm in the summer just so they are able to pay their Lot rent! Some don't want to speak up publicly about HB3054 as they believe this will cause problems with Park Owners. Some others don't want to 'rock the boat' if they received less than a 10% increase for 2025.

Some Seniors are feeling desperate and fear the reality of becoming homeless, or a burden on family members or friends.

We chose to buy our home in Terrace Lake Park 6 years ago because of its good location in south Salem, it is a gated community which helps us to feel safe, and it has a clubhouse and seasonal pool for connecting with other seniors for community activities. We felt we had chosen well. My husband died 6 months ago and I am now a senior with a changed financial situation, as are many other homeowners in my community. Manufactured communities like ours were built and have always been deemed to be 'affordable' living for the aging population. The harsh reality is that many Seniors are facing out-of-control costs with no end in sight causing a heavy burden.

I ask you to please support HB3054 to help benefit many Oregon citizens.