

Submitter: Mary Schultz

On Behalf Of:

Committee: Senate Committee On Housing and Development

Measure, Appointment or Topic: HB3054

I'm Mary Schultz, an Eldorado Villas, Tigard, resident manufactured homeowner. Like a number of 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 \$100,000.00 in cash in January of 2024, to purchase my home.

We reached the decision to purchase in this community for its proximity to our daughter who resides and works in Sherwood. My husband's ill health made living close to family important. We, like many seniors, cherish living near but independently from our children and their growing families.

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

In years past, we served as volunteer park hosts at Wildwood Recreation Day Use Site for the Bureau of Land Management in Welches, Oregon. We were formerly part-year Oregonians.

I agreed to paying the lot-rent with annual raises, plus shared, non-metered community water and sewer charges, even knowing there's no incentive for prudent water use. I didn't understand that sewer charges are based on water usage. I didn't understand that the residents share the entire cost of community water including landscaping, community facilities, swimming pool and unaddressed, deteriorating old 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.

My husband passed away March 22, 2025, after a 19 month neuro-degenerative disease. My late husband and I lived on a fixed income from Social Security, and very modest savings. My rent starting June of 2025 is \$1,257 monthly. Water cost hovers around \$100 per month. Sewer in a recent month, billed bi-monthly, was \$146.29. In other words, my monthly outgo for Eldorado Villas is about \$1,400, and that's with a home paid for free and clear, and without utilities and other expenses.

This amount exceeds my means, and I am only in my second year of ownership.

My late husband's onset of dementia was sudden after open-heart surgery for valve replacement and other cardiac issues in August of 2023. Our then-Medicare Advantage Plan offset a percentage of expenses, but our out-of-pocket costs which we paid in full, promptly increased our burgeoning financial vulnerability.

With his death, my income has been dramatically reduced. Social Security Survivor's Benefits remain unpaid despite my earnest efforts to apply compliantly and obtain an appointment with a benefits agent.

My obligation to Cal-Am Properties continues to rise. Under current policy, at 10 percent per year, in seven years my base rent tallies at \$2,450 per month, plus water and sewer.

I am a well-educated person, with a solid credit score, a history of paying federal, state and local taxes, including Washington County, Oregon, taxes on my manufactured home, and I can now understand how responsible, sober people can fall into having no housing.

I implore you to use HB3054A to adjust policy to acknowledge that owners of manufactured homes in communities such as ours have made a significant financial investment. We cannot give notice to an apartment management company and leave. I am as vested as many stick-built homeowners.

Thank you for the opportunity to address this issue.

Mary A. Schultz