

I'm 70 years old and within the next six months I'm going to lose my home. I'm on a very minimal fixed income because I've spent most of my life taking care of loved ones that needed the care. I didn't get rich taking care of the people I love. I grew up in a home that was full of love, music, and the love of our Lord.

When my grandmother and my aunt had reached a point where he no longer could care for themselves it was my honor to care for someone who had been so loving and caring and given so much love to me throughout my life.

Not long after that I moved in with my parents to help take care of my father and again it was an honor to be there and care for my father and give my mother the support that she needed. After my father passed, my mother and I lived in the manufactured home that they had bought many years ago. As my mother aged and she wasn't able to care for herself, again I was honored to be able to care for her. My mother passed away a few months ago and gave their home to me.

Unfortunately, with my limited income and the unreasonable rising rents due to out-of-state greed, the home that my parents bought, maintained, and left to me, I'm now going to lose.

Had a large corporation purchased the park and raised the rent annually at 10% (one year 14.6%) I might be able to keep my home. The previous owner would raise the rent about \$15 to \$25 annually or some years, not at all. Let me show you the difference in rent between responsible ownership and greed.

	Before Corporate Purchase	Corporate Ownership
2021	\$550	
2022	\$575	\$604.45
2023	\$575	\$692.69
2024	\$600	\$761.97
2025	\$615	\$838.15

That \$223.15 difference may not seem like a lot of money to you, but it makes an enormous difference to those of us on extremely limited incomes. It's the difference between keeping our homes or losing our homes. As you can see, without the annual 10% increase, the rent is affordable. You must stop the out of state corporations from causing homelessness. I don't want to lose my home. It was a gift from my parents.

Now let me show you the difference between a 6% annual increase and a 10% increase. 10% because most all the out of state corporations are charging the 10% And by the way, If they were charging 7%, we wouldn't be here asking you to pass HB304A.

	6% increase annually	10% increase annually	Annual Difference
2025	\$888.44	\$921.26	\$393.84
2026	\$941.75	\$1013.38	\$859.57
2027	\$998.25	\$1114.72	\$1397.64

Now this doesn't look like a lot to you, but it's an enormous difference to me. In 2027 it will make a \$1,400 difference annually for me.

My home is the roof over my head, my shelter. It needs work, but it's mine. Due to the exorbitant reset rate, which is now at nearly \$1,300, I wouldn't get even close to market value for my home. Every home in this park that has sold at a loss due to the reset rate.

No one should be losing their homes to corporate greed. Ultimately all the larger parks in Oregon will be owned by out-of-state corporations. I do care about the Compasionalte Park Owner. I'm sorry they're caught in the middle. But I don't have a Compassionate Owner anymore. I'm fighting for the roof over my head. Ultimately, The Compassionate Owner will be offered a price they can't refuse.

Parks have always been affordable housing. Corporate ownership is destroying affordable housing in Oregon. **They increase the rent by 10% annually but don't maintain the parks. Our park is in a worse condition than when the original Mom and Pop owned us.**

Debbie Koester