

## Senate Testimony

### In OPPOSITION to HB 4886-4889

From: Deborah Campbell  
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**My name is Deb Campbell;** I have lived in Sherwood Forest, a 55+ community in Ionia, for almost two years. I own my home but rent the lot underneath. As you may know, residents like us are a special category, kind of a hybrid between a traditional renter and a traditional homeowner.

**As a lot renter,** I am responsible not only for the maintenance and upkeep of my home but also for maintaining the lot, sidewalks, driveway, and trees. I just learned from my park manager that when my driveway needs repair, it's up to me to pay for it, which could cost hundreds. Many residents also pay property taxes on their sheds, decks, garages, or other leasehold improvements. My rent increases have been almost double my Social Security COLA. At this rate it won't be long before I am priced out.

**Frankly, I never imagined living in a manufactured home community.** But, after losing my husband and retiring, I knew I had to downsize to something affordable.

**After an exhausting search and finding nothing affordable,** I looked at a brand-new doublewide offered for sale by Sherwood Forest. It was a beautiful home: 1800 square feet, three bedrooms, two bathrooms—everything I was looking for. And, at about 55% of the cost of a new stick-built home, it was affordable.

**To move my home and improvements would cost me upwards of \$20,000.** Zoning restrictions and the high cost of lot rent in other communities make moving next to impossible.

**In my county, only 3% of the homesites are owned by local mom & pop owners—**so there is no competitive pricing. I am trapped. I am a hostage in my very own home.

**But what really keeps me up at night is the package of bills we are here for today, especially HB 4886.**

**Under 4886, my house can be deemed abandoned if**

- I am 30 days late with rent, **OR**
- I disconnect utility services for 30 days, **OR**
- it **“APPEARS”** that my home has been vacant for 30 days

**Technically, under this bill, I don’t even have to be late to be declared abandoned. What if I went to the hospital for a couple of months? What happens when I die?**

**With this bill, I have no right to a court hearing or due process.** Once they start the abandonment, there is no option for me to cure my arrearage or try to sell the home—my **ONLY** option is to move it. And, when it isn't moved in 30 days (which they know is virtually impossible), **not only do they get my title in 30 days, but all liens are extinguished and I lose my entire investment**

**The Michigan Supreme Court ruled in 2020 that surplus funds from properties seized at tax sale must be returned to the owner.** And foreclosed properties sold at Sheriffs' sale return excess funds to the owner. Even owners of repossessed cars are entitled to surplus funds. **Nobody has ever lost a house to the bank or the government after being just 30 days past due or not living there for 30 days.**

**But, if this bill passes, hundreds of thousands of us can have our homes seized with not a penny to show for it.**

**Right now people are losing their homes with no compensation, and this would only increase the incentive and make a bad situation even worse.**

**You can't imagine the sleepless nights I've had worrying about this.** Why is it that there are laws to protect fee simple owners, but it's OK for our seniors, veterans, disabled, and low or fixed-income homeowners to live without similar safeguards?

**Living in a manufactured home community should not make us less worthy of the protections given to traditional homeowners.**

**The thought of being priced out, losing my home, my community, and my wonderful neighbors is taking a toll on my health.** And my neighbors are also worried sick about all of this.

**I respectfully request that you oppose HB4886-4889, especially the provisions in 4886, which, to me, are un-American.** I urge you to support the fundamental protections in HB5157-5163 which will offer modest but real protections for us.

I appreciate you allowing me to have a voice today. Thank you.

