

My name is Kristina Steele-Friske, and until recently I lived in Independence Woods manufactured housing community located in Clarkston, Michigan, with my former husband and two teenage kids. Independence Woods is owned by Kingsley, which is based out of Utah, and I had lived there for over 5 years.

I moved in under a rent to own program, in which one third of my rent would be going toward the purchase of the home. After five years of the contract and \$25,000 in payments toward the purchase of my home, I reached out to the management to get the final cost to fully purchase our home. The new manager informed me that nothing I had been paying had gone toward buying the home that it would cost me \$40,000.

So not only had I paid over \$25,000, I was also treated as an owner the whole time. I had to do all the upkeep, including a new furnace and A/C combo, new hot water tank (Kingsley had installed the wrong one and it caught fire), replacing the unsafe deck, a new roof on shed, a new chimney stack on the roof, paint the shutters, smoke & carbon monoxide detectors, new sink faucets... the list goes on. Now none of the \$10,000 I spent over 5 years on improvements were on a home that would never be mine!

Back in 2021 I had to have emergency brain surgery. I called to let them know that my rent might be delayed. They said that they did not care about the reasons, the rent was due, and if they did not have it by the 6th of that month, there would be a late fee of \$50. If not paid within 7 days after the late fee, they would take me to court and add their lawyer fees plus court costs and evict us. So, three days after my brain surgery, I was forced to return to work against doctor's orders so that we did not lose our home.

I had to have a second emergency surgery in April 2023 and had to do the same thing, so they did not take our home. The stress of all of this caused a breakdown in our marriage. I couldn't afford the payments on my own, and when I heard I might need a third surgery, I knew if I stayed, we would end up homeless.



I was forced to move and abandon everything I invested in that home. My kids had to leave the community and schools they went to since the first grade. Now they are both working to make sure they can cover the bills if I must have surgery again. I had to raid my 401k and pay penalties to keep a roof over our heads.

I keep in touch with old neighbors in the park. They are getting rent increases a few times a year. They raised it three times last year between \$40.00 and \$100.00 each time. This is something they should not be allowed to do to anyone. Seniors are having to turn to their kids for rent money. And it's not just in Independence Woods. I'm meeting good people from all over the state facing this same kind of abuse.

For many, moving is not an option. If you're on limited income and elderly or a veteran and can't make that move, then you're facing losing your home. They just take it and don't care where you go.

All of this so that these companies' out-of-state and international investors can get deep and rich pockets from our suffering.

Manufactured homes for many are the most affordable homes they will be able to buy and own. Companies like Homes of America, Kingsley, and Sun Communities - just to name a few - threaten this, and there needs to be protections in place for all of us who need them.

I am in support of House Bills 5157 through 5163. These provide some protection for those of us in manufactured homes (seniors, veterans, single moms, hard working men & women, and their families). We deserve to have the peace of mind that we own our home and should not be scared we are going to lose it.

Thank you for taking the time today to listen and I urge you to support these bills.

