

Good afternoon and thank you for this opportunity to share my story with you.

My name is Kate Zanetta and I live in Easthampton Massachusetts with my 9 year old daughter Lyla. I have been a resident of Easthampton since 2012 and Lyla has lived in Easthampton her whole life.

When I got divorced 6 years ago, I decided to leave the home my ex husband and I bought together. As I am sure you can imagine, I was facing some major changes in my personal and financial circumstances. I'm a single mom, and a teacher, so my income is moderate and my expenses are high. I wanted to minimize, as much as possible, the upheaval my daughter would experience and I was afraid I wouldn't find a place for us to live.

Finding the apartment I moved into was an incredible relief and it was exactly what my daughter and I needed, a small two bedroom that is safe and affordable. When I moved in the rent was \$1000 dollars and, in the 6 years I have lived there, the rent has only gone up 15%. This has allowed me to get back on my feet post-divorce and do things like sign my daughter up for activities and save some money in her college fund.

I don't know if you can relate to this but, there have been times in my life, in the not too distant past, where I'd have to check my account balance before grocery shopping and I would regularly overdraw my account because I simply did not have enough money.

More recently, I have been in a place financially where, if I needed to do something like suddenly get tires, I could swing it. If you don't know what that experience is like it may not seem like much but it is ALOT. I can absorb a shock, but not a big one.

Then, in November, my apartment complex was sold. The new owners immediately informed me, and the residents of the 33 other units (many of whom are elderly), that rents would increase 35%.

We were told we needed to commit to this increase within 2 weeks and sign a lease for another year. If we **did not** commit within those two weeks our rents would go even higher, an increase of 52% AND we would face potential eviction.

All of that is perfectly legal.

An increase of 35% (with the threat of 52%)?! It is untenable. But, moving costs are untenable too, especially with so little notice.

I **have** signed for another year but it is clear that my daughter and I have no security in that apartment. The rents will undoubtedly continue to increase *and there is no limit to how much it can increase each year.*

In fact, apartments in my complex are currently being rented for even more than I am paying right now and, when my lease is up, I think I will be facing an additional 16% increase.

Meanwhile, the current increase is so high, that my ability to meet our needs AND save so we **can** move is being eroded month after month. And, even if I find a place that I can afford, there is no assurance I won't be in this same position in another year.

And here is the thing that just totally BLOWS my mind - I am so lucky.

I have a decent income. I'm employed. I am educated, a professional, my child and I are in good health. But what if I wasn't all those things? And what if I lose my job? What if I get sick? What if she does?

While I was working on these remarks I had this dream.

I was driving on the highway. Travelling along safely. But suddenly I had to take an exit. I hit some ice. I started to spin.

I could see everything swirling around.

In the dream I tried to remember the right way to fix the problem. Do I steer into the spin? That didn't work. Steer away from the spin? Still no. Accelerate out of it? Break? But I just spun and spun and woke up.

And that's **exactly** what is happening.

I am just spinning.

Spinning and trying to not let my daughter see my fear.

Spinning and wondering how I am going to be able to move when I can barely afford the place we live now.

Spinning because the school where I teach might lay off staff and I am the most recent hire. A twist that is HEARTBREAKINGLY ironic because I took that job for better pay.

We are so vulnerable and if rents can just go up like this. Limitless? There is no way to plan or save your way out of something like that. I did everything I was “supposed” to do and I thought that would protect us but it is still not enough.

But YOU can protect people by placing limits on what these large landlords can do.

If you have not already, please co-sponsor and ask leadership to support the bill that would allow local governments to stabilize rents and protect tenants.

I appreciate your support in saving peoples' homes in my community and across the region.

Thank you