I am a 61-year-old, front line health care worker on a fixed income and Minnesota Care. I pay for rent out of saved alimony that I no longer receive. I could not afford an apartment of my own at my current salary and use retirement funds. For the past nine years I have worked for Our Lady of Peace community hospice, currently as a contract employee doing Healing Touch, which is better for my back. My salary increase rate is 0 %. In January of this year the rent for the apartment that I had moved into the previous year increased \$100, which is close to 9%.

All stability that I had regarding shelter and finances felt yanked away.

One reason I was told for this steep rent hike was that they wanted to bring the apartment up to market value to meet this 3 % cap. What did they mean by market value? Before I moved into this apartment, it sat vacant for at least 5 months. My current unit is a small two-bedroom apartment for \$1,350, with few amenities. Two other units similar to mine remained vacant. The price listed on the website dropped to \$1,295. When my lease was about up, I requested my rent be lowered to match market value. Instead I got a \$100 increase. This is predatory practice. And predatory practice is common. The only thing stopping such practices in the future is this 3 % rent cap.

I live on Marshall Ave between Cretin and Cleveland and within these two blocks there are currently four apartment complexes going up. It is clear that development will continue in Saint Paul and that landlords are crying wolf trying to derail this important ordinance.

In addition, housing inequalities have excessively fallen on BIPOC households. This 3 % cap will help address inequities and create stability. I need affordable housing and tenants who work two jobs, have children, and are living paycheck to paycheck, need it even more.

I encourage the Senate to move away from injurious action that might repeal this rent stabilization ordinance chosen by the people. Give this ordinance support and time to have effect. Step back from the brink and let the voters have a voice. They already voted. Thank you. Ann Schulman, Merriam Park, St. Paul 55104