

Angela L. Dowling  
8611 N. Calvert Avenue  
Portland, Oregon 97232  
503.240.0571

July 12, 2005

H.C. Tupper  
Multnomah DSCP  
421 SW 6<sup>th</sup> Room 200  
Portland, Oregon 97204

Dear Mr. Tupper,

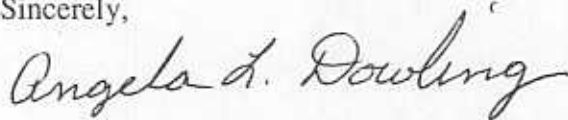
Subject: Property at 8605 N. Calvert

I am sending this letter in regards to the subject property. I have been talking with several of my neighbors regarding the property and we have concerns if a decision is made to build two houses on that property. The following is a list of our concerns:

1. Decline in property values
2. Congestion due to cars parking on street
3. Congestion causing safety concerns for our children
4. Poor visibility for cars at the intersection of Calvert and Hunt (depending on the location of the houses)
5. Loss of character of the neighborhood where the dominant architecture is for single family dwellings on large lots
6. Increased growth, density and traffic
7. Loss of quality of life for residents due to environmental impacts

I would like an opportunity to speak with the board prior to their decision on what they will do with the property. Attached you will find a listing of the neighbors that share my concerns.

Sincerely,



Angela L. Dowling  
Homeowner

Attachments: (2)

cc:

Gary Thomas

Multnomah County Tax & Title

P.O. Box 2716

Portland, Oregon 97208

Concerned Citizens regarding  
Property at 8605 N. Calvert Avenue

Edith Nelson  
Name

8752 N. Calvert  
Address

Edith Nelson  
Signature

GARY A Thompson  
Name

8759 N. CALVERT AVE  
Address

Gary A Thompson  
Signature

TAMMIE CRESTO  
Name

8827 N CALVERT AVE  
Address

Tammie Cresto  
Signature

Garry Thompson  
Name

8759 N. Calvert  
Address

Garry Thompson  
Signature

Robert Shaw  
Name

8808 N Calvert Ave.  
Address

R. Shaw  
Signature

W. Thompson  
Name

8805 N. Calvert  
Address

W. Thompson  
Signature

Nancy Piont  
Name

8768 North Calvert Ave  
Address

Nancy Piont  
Signature

Leasia Day  
Name

8747 N. Calvert  
Address

Leasia Day  
Signature

Concerned Citizens regarding  
Property at 8605 N. Calvert Avenue

Nola Reeder  
Name

2915 N Hunt St  
Address

Nola Reeder  
Signature

Sheren West  
Name

8739 N. Calvert  
Address

Sheren West  
Signature

ANDREW COTTON  
Name

2842 N HUNT  
Address

Andrew Cotton  
Signature

J. MARTI TRAUER  
Name

8612 N. CALVERT  
Address

J. Marti Trauer  
Signature

Agnes C. Porres del  
Name

1810 N Hunt St  
Address

Agnes C. Porres del  
Signature

Pamela Jelks  
Name

POB 2727 N. Hunt St.  
Address

Pamela M Jelks  
Signature

Donna Tucker  
Name

2802 N. Hunt St  
Address

Donna Tucker  
Signature

Natasha L. Hmi  
Name

8129 N. Calvert  
Address

Natasha L. Hmi  
Signature

September 20, 2005

Affordable Housing Development Program Technical Review Committee  
Multnomah County  
Office of School and Community Partnerships  
421 SW Sixth Avenue, Suite 200  
Portland, Oregon 97204

Dear Technical Review Committee,

First I would like to thank the committee and H.C. Tupper for your commitment to provide affordable housing to low-income Portlanders, and your ongoing support of the Multnomah County Affordable Development Program. Thanks to this program, Portland Habitat for Humanity has provided 29 families with the opportunity to earn and to own a simple decent affordable home.

I am writing today in response to the committee's recommendation for Portland Habitat to partner with a land trust agency to blend affordability strategies with the long term affordability of a land trust ownership. Habitat for Humanity is fundamentally about using the equity and wealth building that comes with homeownership to help move people out of poverty. We believe that all three elements of what we do are critical and inter-related: housing, equity development for families and public awareness of housing needs. Our current model that allows families to capture more and more equity in their home over time has proven very successful in breaking the cycle of poverty here in Portland and throughout the country.

Most Habitat for Humanity homeowners stay in their home for a long time. They are very low-income families (lower than most land trust homeowners) who rarely see significant increases in their income over their lifetime. Like your committee, we give preference to families in the greatest need first. They understand that their Habitat home is an opportunity to build wealth, opening up new opportunities for their children to go on to college and become self-sufficient. The long term benefits of this to the community are immeasurable. The cost of generation after generation needing government assistance is avoided through this model. In fact, through a recent survey of the 100 families who have moved into a Habitat home in Portland over the past 24 years we learned that most families have already decreased or eliminated their need for government assistance. All 29 of the families who have moved into a Habitat home built on land from the County continue to live in their homes.

The current model that uses deed restrictions and a second mortgage to ensure affordability for 30 years is effective in accomplishing Habitat for Humanity's mission.

The board and staff of Portland Habitat feel that permanent affordability and limiting the equity a family earns would detract from this mission of leveling the playing field and therefore helping families break the cycle of poverty. When a low-income family is not able to gain the full equity from their home, they have limited options in the future. Most likely, if they sold their home they would have to rely on another affordable homeownership program to be able to afford a home of similar value.

Another concern we have about permanent affordability is that there is less incentive for a family to keep up their home and maintain its value. For this same reason they may be less connected to their neighborhood.

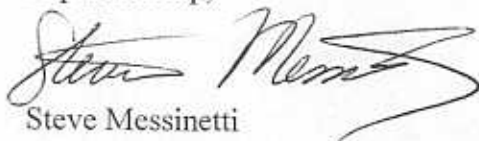
It also is important to note that Habitat for Humanity is building simple, decent homes. Our design criterion keeps our 3 bedroom homes under \$1,050 square feet. Therefore, our homes naturally stay fairly affordable long term.

Therefore, Portland Habitat is not in favor of partnering with a land trust on future projects and encourages the committee not to make this a threshold criterion for this great program.

With the increasing cost of land, the program has become even more valuable to our ongoing program. Having a few infill lots each year to build on is a key aspect to our overall efforts and allows us to involve more volunteers and build more homes. If the committee does decide to require permanent affordability, Habitat for Humanity will have to seriously reconsider how we participate in this program. If you decide to go in this direction please consider giving organizations flexibility on how they achieve this permanent affordability beyond the land trust model.

Thank you again for all the good work that you do and for taking into consideration our concerns. Please do not hesitate to contact me if you have any questions or want to further discuss. I can be reached at 503 287-9529, ext. 11 or via email at [Steve\\_Messinetti@pdxhabitat.org](mailto:Steve_Messinetti@pdxhabitat.org).

In partnership,

A handwritten signature in black ink, appearing to read "Steve Messinetti", written in a cursive style.

Steve Messinetti  
Executive Director