

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

July 12, 2005

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

Dear Mr. Tupper,

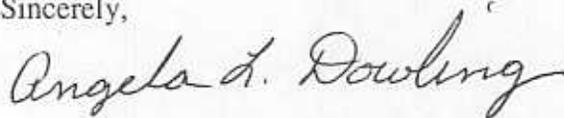
Subject: Property at 8605 N. Calvert

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

Edis Nilsen
Name

8752 N. Calvert
Address

Edis Nilsen
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

Laurie Thompson
Name

8759 N. Calvert
Address

Laurie 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

2810 A Hunt St
Address

Agnes C. Porres del
Signature

Pamela Jelks
Name

PO B 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.

In partnership,



Steve Messinetti
Executive Director