

October 13, 2012

City of Portland
Attention: City Council
1221 S.W. 4th Ave.
Portland, OR 97204

Dear Mayor Sam Adams and Commissioners Nick Fish, Amanda Fritz, Randy Leonard, and Dan Saltzman:

RE: Objection to Proposed Assessments for Deltawood Phase I and Phase 2 LID Assessments

I own a home at 7407 Gertz St. in the Deltawood community. I object to the proposed assessments because they will put a lien on my property which will affect my financial situation and the hope that I had when I bought my house that it would appreciate in value. At the time of sale, the substantial amount of these assessments will likely wipe out any equity that I may have had in my home. Our home values in Deltawood have dropped substantially in the past five years and we cannot count on the equity we expected in our homes.

Please help residents of Deltawood retain some equity that we may have in our homes so that we can enjoy a modest amount of appreciation from our major asset.

Sincerely,

Kay Wallyford
Signature

(PS. Attached photo is from prior to these projects began when I tried telling Saltzman, Leonard & Mayor Adams that this project will DESTROY this community. I was Right!)

HOMEOWNER COMMENTS:

I am a disabled owner & my income is very limited. Both the \$60,000 water bill & water/sewer LID has now taken away all my ability & hope of "owning" my home. In fact I would have to move back to Wash. Co where I got assistance & care, but with this LID FORCED upon me along w/ a water bill that I DID NOT LIVE HERE WHEN IT WAS USED & NOT MY RESPONSIBILITY

I have zero, ZERO Hope ever obtaining equity or own another home in my life -- THIS IS UNFAIR!! Proper voting & exploring of the problem under our Home Bylaws/Covenants (Set up by the City/State/County (Buck BOS Page 468) State this clearly!

Being disabled is hard, Owning a home is a goal most never get.

→ I own Baker... President... Signed w/o...
185693

→ (Stan Crawford) - Past City Council!
President

Not paid Bills prior 1978

Changed many homes -
Bylaws
Changed by him w/o Votes/promises
illegally! Changed name to "Deltaewood"
to following
Laws/Rules

X/X From when Neighborhood Involvement
helped w/ Crime + started...
on...
Banks? Now + then!

X Disabled - limited income - ~~limited~~ ability to...
X Equity - loss w/ loan/loan
STOP NAME NOT ON ANY CONTRACT!
get another
stopped due
to this!
(Credit)

X Water/Sewer Contract signed by HOA president
w/ Lies. X Sewers OK

X CANT AFFORD! Limited income ^{for most} SS/SSI/VA etc

X Remove equity - lower property values
New owners backing out when informed of this!

W 160,000 paid due bill signed w/o owners
notified nor vote also

PO (from OWNER NO LONGER HERE
many years ago)

City said "NO NEW MANSION w/o Bill Paid"
many stopped worry - get city involved

Neighborhood breaking up (cant sell)

Owners moving out + placing renters
till Banks foreclose

Property Values ~~↓~~ w/ renters + empty houses

DRAINS water from MLK/Gertzel/Walker
illegally drain into our community
+ Flood homes

→ what some owners thought this
was about!

→ No Drains anywhere!

→ Flooding worse w/ street work
changing the flow down the
street

Property
Damage
By
City

L AWS

2010 HOA problems/issues
Pre-election meeting Jan 19 & Feb 2010-01-17

Jan 19 meeting:

DELTAWOOD vs. SNOOZY'S HOLLOW-check title

***POSSIBLE LOOPHOLE!

Illegal change of bylaws & CC&R's-not in city records or approved correctly-no votes

HOA -why?

- due to **sharing** of land/responsibilities
- **require joint effort by all owners**
- taxes/insurance/shared maintenance
- **Bylaws & CC&R** to keep order (Like the constitution etc)
 - ***Set up by fed gov & CAN'T BE DISSOLVED*!**
 - Prevent anyone from abusing powers
 - Keep order in areas shared (common areas etc)
- **Board** to organized & enforce responsibilities etc.
 - **RESPECTED & APPRECIATED**
 - **Limited powers (CAN NOT ABUSE POWERS)**
 - **Many choices require all owners to understand & vote**
- **"COMMUNITY"** (like a condo)

HOA DUES:

- **Community property RESPONSIBILITIES**
 - Maintenance
 - Taxes streets & common areas etc
 - Lights
 - Insurance-liability
 - Water/sewer
 - ****CAN'T SHUT OFF "COMMUNITY" WATER** (vs. individual can!)
- *****WILL NOT GO AWAY W/ WATER/SEWER METERS/LINES!**
- **Recent amount change for "OTHER'S RESPONSIBILITY" & ILLEGAL CONTRACT**

Board: problems

- **Overstepping powers**
 - **Contracts w/o owner votes**
 - **Lies & Deception**
 - **LIE**If individual meters-no HOA dues**
- \$103 vs. **\$60 PLUS INDIVIDUAL WATER/SEWER PLUS LIEN w/ 5% interest**

- Water/sewer lines:
 - "City do for free"
 - "City take land & do for free"
 - Deceptive contracts Phase 1,2 & 3
 - Owner only pay for hook-up
 - **Total amount ~\$6,500**
 - \$1 million AFTER \$60,000 OTHERS RESPONSIBILITY PAID (additional \$103/mo)
- HOUSE VALUES GO UP AFTER DONE RECESSION
- "Common area fencing just temp"
 - City Land Management said **"NO LEGAL CHANGES MADE" "NO APPROVAL" "ILLEGAL" Belongs to "OWNERS OF SNOOZY'S HOLLOW...41 HOMES!**
 - No need for Insurance-ALL STILL PAY
 - Hit by car vs. fall in playground-Court opinion "safe"
 - Lawsuit if injury streets
 - ALL PAY but 50% can't use
 - Maintenance costly
 - Volunteers mowing ~5 mo/yr
 - Mower *volunteers offers to fix-denied by Board
 - For EVERYONE'S ENJOYMENT
 - **Dissolve HOA & Bylaws & CC&R's or CHANGE THEM** (attorney at meeting)
 - Fire-fencing & hydrants
 - NO FIRE HYDRANTS TILL LAST YR!
 - Community burn before Fire Dept!
 - Not researching other ideas (Refuse "other people's bills" as **"NOT OUR RESPONSIBILITY"**)
 - Work up ladder of command (Mayor saw as strange-may help? Too late?)
 - **Bankruptcy**
 - Community too busy to work together so PAY to have it done = no or low cost vs. hiring
 - **Owners who do plumbing offer to fix pipes... Board denies & hires incompetent business who PROVED bad last yr & BBB reports
 - Fix holes
 - Free or low cost cement
 - **Semi trucks
 - Motor homes
 - Trucks w/ heavy metal
 - School buses
 - Lift buses
 - Going too fast over bumps (change shape of bumps)
 - Paint curb-half price... board denies
 - Cats-one time cages-clearance price... Board denies
 - Owners work on common areas-mowing etc... board denies
 - Fix lawnmower by owner... board denies

Violation of ByLaws/CC&R

- **Giving away land-emanate domain law
- Signing contracts w/o Owners approval
- Illegal changes

Meetings

- day's & times not convenient for most owners thus little turnout
- *Fewer people more abuse of power
- Location hard for many
- New owners not told/understand HOA
- *Jan meetings to "nominate" then Feb to "vote" (normally done on the same day till this vote... knows challenges)
 - THEY DECIDE who is "QUALIFIED"
 - **2 meetings = less turnout=vote self in again**

- **Refuse to allow to see books**

- Management corp. refused owners
 - When challenged they talked CHARGING BY MIN.
 - After challenge & Legal Aid call... QUIT?
- Water co. refuses to show billing
- IN BYLAWS AS "RIGHTS OF ALL OWNERS UPON DEMAND AT REASONABLE HOURS"

NOMINATIONS & VOTING ON TUE & IN FEB

- ****NEED NEW FACES & MINDS**
- **NEED RESPONSIBLE PEOPLE**
 - MUST START WORKING LIKE A COMMUNITY
 - NEED COMMON SENSE
 - MUST KNOW & FOLLOW LAWS
 - MUST GET VOTES BEFORE MAKING BIG DECISIONS THAT CAN EFFECT OWNERS LOSING HOMES
- **NEED TO FIGHT CONTRACTS MADE BY LAST BOARD**
- **NEED WILINESS TO RESEARCH FOR OTHER IDEAS-OPEN MINDED**
- **NEED TO SEE BOOKS & REVIEW UN-NEEDED EXPENSES (Projects we can do ourselves & FREE donations etc)**

BOARD DECISIONS EFFECT ALL HOMES 7 PROPERTIES...ALL OWNERS NEED TO PARTICIPATE IF HE/SHE WANTS TO IMPROVE INVESTMENT

**ALL OWNERS need to participate in some way...share talents, tools, time....
MORE THAN JUST 3 people on board!**

• **NEED TO SAVE OUR HOMES BEFORE TOO LATE**

Water in Streets "DRAINS"

- Not in water/sewer contract! Board deceived owner.
- Tree's-natural drains FOR COMMUNITY...PART OF COMMUNITY...NOT INDIVIDUAL OWNERS
 - OWNERS Cutting down & flooding (esp. Lowest areas) & expect HOA to fix
- Ditches...9417 responsible to repair Gertz Court
 - City may help (owner turns down due to board lies)
- Back entrance
 - Metal Building on Walker-plugged drain...warning & city fines
 - Leaves in drain-clear ~3-4 months a year

****MILLION DOLLAR CONTRACT-Water & sewer lines**

- deception in cost & responsibility
- **April 2010-01-17 start IF \$60,000 PAID OFF**
 - Stimulus pack from Gov.
 - 100 yr fix on 65 yr old property
(see city deception & home loss)
 - **City council deceived**
 - Lambert & Saltzman & I5/city improvement plans
(see city deception & home loss)
 - **City contract say's 50% of owners (20) but only ~6 was said to have said "yes" (NOT 50%!)**
- **LIENS ~\$25,000 @ 5% INTEREST(if eligible) (~\$1,000 FIRST YEAR & COMPOUNDED)**
- **LIE: "House VALUES NOT GO UP"! Recession. 65 yr old homes! READY TO CONDEMN**

\$60,000 past due OTHERS RESPONSIBILITY

- **Signed w/o owners approval or vote**
- **Many still DECEIVED**
- **board did not research other possibilities**

- Get owners together to protest
 - Media
 - *Mayor (contacted) or higher up
 - Lawyer
 - Fight in court
 - Bankruptcy
- WATER DEPT. REFUSES TO SHOW BILL!
 - DEMAND TO CHECK THE BOOKS...WHAT IS HAPPENING?

=>RESULTS OF CONTRACTS: COST INCREASE ALL OWNERS

- Owners ability to pay LOW
- Mortgages payments (many paid too much already)...
 - PLUS \$60,000 OTHERS RESPONSIBILITY...(\$1,463 EACH OWNER)
 - PLUS....loan cost or LIEN & INTEREST.... (\$1,000 INTEREST ONLY!)
 - PLUS...interest on loan...(\$1,250.00 INTEREST ONLY 1ST YR!) 5% IF QUALIFY W/ CITY)
 - PLUS...HOA DUES (\$2472 PER YEAR at current cost)

Total 1st year \$\$6,185/home

*** (INTEREST ONLY ON LOANS!)

***MORTGAGE NOT INCLUDED!

TOO MUCH (many owners already strapped or unemployed etc)

- Many owners already leaving
- Others saying going to move out & give homes to city/banks etc
- Foreclose or bankruptcy
- GHOST TOWN
 - Empty homes = lower values for others
 - (SEE CITY DECEPTION & PLANS)

HOMES BEING LOST=

- Owners leave due to contracts & increased cost
- Empty homes=lower home values
- "LIEN" on sale means slower selling (even w/ coming out of old owners income)
- Credit damage

CITY PLANS FOR AREA (truth behind contracts that don't make sense!)

- **Google map of Hayden Meadows & MLK PLANS**
 - **NEW SHOPPING CENTER (stimulus pack)**
 - **Wal-Mart-paper story**
 - **Widening MLK (stimulus pack)**
 - **NEW I5 BRIDGE (stimulus pack)**
- **LEGAL ACTIONS TAKEN BY CITY (Like 205 & other property)**
 - **Condemn property (water & sewer flag) =ZERO DOLLARS!**
 - **Emanate domain law-POSSIBLE ZERO DOLLARS**
 - **Measure 37**
 - **Price for LAND ONLY....NOT FOR DWELLING! (~\$40,000 minus \$60,000 responsibility w/ interest)**
 - **I205 25 YEARS LATER STILL IN COURT!**

CURRENT OPTIONS & CHOICES

LEARN YOUR RIGHTS (read the Bylaws & CC&R's. Ask questions)

Learn WHAT IS HAPPENING TO YOUR INVESTMENTS NOW!

SPEAK UP

HELP & PARTICIPATE...YOU ARE 1 of 41 AND WHAT ANYONE DOES AFFECTS EVERYONE!

- **MUST TAKE THESE 2 MEETINGS SERIOUSLY (INVESTMENT DEPENDS ON IT... APRIL)**
 - **COME TO MEETING**
 - **PROXY**

- MUST TAKE VOTE OF BOARD SERIOUSLY (INVESTMENT DEPENDS ON IT BEFORE APRIL)

COME TO MEETING

- PROXY

- MUST BE WILLING TO FIGHT & REVERSE 2 CONTRACTS
(1 MILLION DOLLAR & \$60,000)

- MUST BE WILLING TO HELP FIGHT CITY LID & WATER CONTRACT

- MUST SUPPORT & BE AVAILABLE TO THOSE WHO ARE DOING THE FIGHTING FOR YOU

- Fighters will need signatures, voices & HELP phone calls etc

- PROXY FOR VOTES-sign for trusted neighbor/friend TODAY!

- SIGN OR VOICE COMPLAINTS

- DEMAND BETTER MEETING TIMES & PLACES...MORE CONVENIENT FOR MORE TO ATTEND

LAWYERS (?)

- If needed will pitch in

- Class action
- Individual

- Issues to fight:

- Million dollar contract approved w/o proper number of "yes" votes.
 - Lie to city council
 - DEMAND STOP CURRENT
 - DEMAND NEW VOTE W/ BETTER UNDERSTANDING FIRST & PROPER NUMBER OF VOTES!
- Many owners VERY DECEIVED W/ LIES both from board & LID
- \$60,000 contract-approved w/o any owners knowledge
 - Many owners today were not here to vote...yet have to pay
- Fight ILLEGAL Name & ByLaw CHANGES
 - NOT "DELTAWOOD"
 - (Not Deltawood as water billings!)

- Fight for RETURN of YOUR LAND (common area) access to ALL "OWNERS"
 - Demand fences come down & RETURN OF YOUR PROPERTY
 - Fire danger
 - Encroachment
 - Emanate domain
- SPEAK OUT W/ ANGER OF DECEPTION & LOSS OF RIGHTS & PROPERTY
- SPEAK OUT ABOUT OUT ABOUT BOARDS ACTIONS VIOLATING COMMUNITY LAWS & YOUR RIGHTS.
- CONSIDER BANKRUPTCY TO FIX WATER BILL
- SUPPORT PERSON RESEARCHING IT
- SUPPORT PERSON DOING ALL RESEARCH

****CHIP IN W/ TIME & PARTICIPATION to save money & make things work faster & easier (fixing holes, mowing common areas, looking out for bargains, raking leaves, share talents & gifts etc)**

- If unable to give time help w/ purchasing products if needed (like LAWYERS, cheap cement, paint etc)

NO TIME LEFT....

Tue:

- nominations
- ***voicing opinions of what has occurred in 2009
- Sort out truths & lies

Feb elections:

- **Vote in new Board who you feel can help w/ above issues. RESPONSIBLE & RESPECTFUL.**

Next few months (BEFORE APRIL & START OF LID)

- **SUPPORT FIGHT TO SAVE PROPERTY & GET OUT OF LIES & CONTRACTS**

COMMON SENSE.....NO HARD THINKING TO SEE THIS!

NEW I5 Bridge

Haden Meadows:

Horse Track-going out of business-newspaper article

Wal-mart-newspaper article

Max-waiting to cross Columbia

Bikes & pedestrians-new or old bridge

Jubits- new wider bridge ⇔ needs more access ⇔ I5 bridge ⇔ shopping center,

****→city owns everything west of MLK & from Slough bridge to Marine Drive**

→Only Deltawood & trailer court & in way of expanding MLK (change zoning, emanate domain, condemnation, Measure 37 → ABANDONMENT OF HOMES DUE TO CONTRACTS & OWNERS UNABLE TO PAY!)

****MLK-alt. road to get in ⇔ out of Haden Meadows vs. I5**

WIDEN & MANY ENTRANCES ⇔ EXITS ⇔ HADEN MEADOWS SHOPPING/WAL-MART VANCOUVER BLVD- Back road to Haden Meadows Vancouver⇔Gertz rd (and others)⇔ MLK Shopping center

BURNED BRIDGE WIDENING-SHORT CUT

COLUMBIA ⇔ MLK ⇔ MARINE DRIVE ⇔ SHOPPING CENTER ⇔ I5 BRIDGE

Gertz-widened & access for trucks to Jubits⇔MLK

Trailer court=1 owner in waiting for sale

Motel=1 owner in waiting for sale

Deltawood

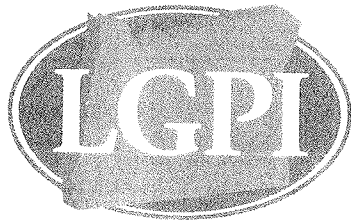
****Residential laws near Highways & huge shopping centers**

Area changed to "commercial"

Stimulus pack-"SHOVEL READY JOBS"**Thousands of TEMP jobs for roads & bridges****300+ jobs for Wal-mart****BEWARE...government trick/plan to deceive!******→Pre-2010 election!****LOOK LIKE Lower unemployment = re-elect current government...****BUT 99% JOBS ARE TEMP. JOBS ONLY!****AFTER NOV ELECTION INCREASE IN UNEMPLOYMENT AGAIN!****→Washington state people stop & shop before going over bridge, on way home etc.******No sales tax******No income tax fro paycheck!******MEGA BUCK FOR OREGON!******All this & Google map & news article & **COMMON SENSE one can see****→ WE ARE BEING SET UP! ←**

- State wants as much of the \$60,000 they can get out of us...
- No plans on spending ONE MILLION DOLLARS on a WW2 Military camp that is in poor condition
 - **** (OR...possible "trick"...this area bulldozed after lines put in many don't pay COMPLETELY...**
 - **BUT SOME DO PAY A PART OF \$1 MILLION**
 - **LIENS ALLOW TAKING LAND FASTER W/O PAYING US FOR IT!**
 - land taken by LAWS above
 - city builds something like PARK & RIDE etc using new plumbing?

1. **City gets \$\$\$ from past due \$60,000 contract being paid now!**
2. **City gets \$\$\$ from million \$\$\$ package from some owners who begin to pay lien/loan**
→ while I5 & shopping center is being built.
3. **City gets \$\$\$ by foreclosing on homes that do not pay liens on time.(free land for project)**
4. **City TAKES REST & PAY'S LITTLE OR NOTHING for land under laws above!**
5. **City gets all land PLUS MONEY due to STUPIDITY OF HOA BOARD & 2 CONTRACTS!**
6. **All paid for thru taxes from the stimulus pack...YOUR MONEY!**
7. **City MAKES MEGA BUCKS off low income owners that can't see or think ahead or read!
PEOPLE W/O COMMON SENSE!**



185693

Your Resource for Labor Relations and HR Assistance

10/24/12 AM 9:55
OFFICE

Regarding the LID that has taken place at DeltaWood. Due to the non-participation of owners with the HOA, many owners were not aware of what was going on. Other new owner did not receive proper disclosure. This community is occupied by low income owners. Even the offering of the Net Loan Deferral is harmful. We lose all equity, ~~and~~ the inability to get a loan of any kind, and the real probability of losing our home. We have a right to a safe and quality

LOCAL GOVERNMENT PERSONNEL INSTITUTE

(503) 588-2251 (503) 485-5900 fax
www.lgpi.org asklgpi@lgpi.org
PO Box 908 Salem, OR 97308



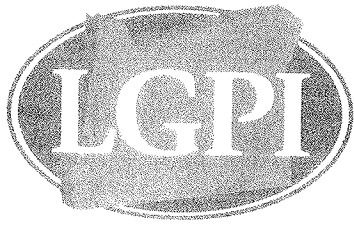
185693

Your Resource for Labor Relations and HR Assistance

source of water. Prior to the
LID occurring the water
source intended for use was
not safe or meeting any quality.
The cost of this improvement
should be the responsibility of
the City. This area had been
over looked for many years. This
is evident by the past due
water bill acquired by this
community owed that had
exceeded \$100,000.00 due
to leaks and breaks every
where. I have researched
we have all been potentially
~~exposed to~~

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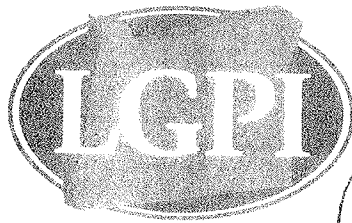
harmful health risks due to the use of water from the old system. To impose the cost onto owners is to add penalty to punishment. I ask that you reconsider your action to place cost onto homeowners. Dignity Village was totally funded by the city for a similar project.

Thank you

Dense Kraft
9521 NE Getz Circle
Port. OR 97211

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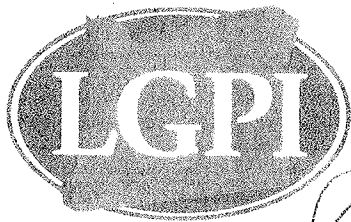
AUDITOR 10/24/12 AM 10:29

AUDITOR

For the last 4 years this
project and the agenda of an
HOA, has been the focus in my
life, without any control efforts
to understand how it is that
Dignity Village established by
the city and is being for them.
^{are they getting}
I don't get it. WHY DID THE
City let the Daltonwood Water
Drainage bill get so high or
prosecute the guy that does off
with everyone? AND WHEN
DID IT BECOME AN ISSUE

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Your Resource for Labor Relations and HR Assistance

How ever ignorant this may
sound at this point it is
wrong- people are being victimized
by this- losing their homes is
the agenda- Running all of
us out- I will not acknowledge
any of this further as my health
has to be the priority- as a
result of this- My rights have
be molested- The City should
be taking this on they are
the experts ~~that~~ the people
it should have been taken
care of- long ago- I believe
there is more to it

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PO Box 908

Salem, OR 97308

October 14, 2012

AUDITOR 10/15/12 AM 9:58

City of Portland
Attention: City Council
1221 SW 4th Ave.
Portland, OR 97204

RE: Proposed Assessments for Deltawood Phase I and Phase 2 LIDs

Dear Mayor Sam Adams and Commissioners Nick Fish, Amanda Fritz, Randy Leonard, and Dan Saltzman:

I want to sincerely thank you for allowing additional time until the October 24th Council Meeting to present additional information related to the proposed assessments for the Deltawood Phase I and Phase II water main and sanitary sewer improvements. Saturday, I spent seven hours knocking on doors and talking to residents of Deltawood. Attached are five letters objecting to the proposed assessments and describing the hardship that these assessments will cause these families that are struggling to keep their homes.

The salient conclusions of my interviews with residents are summarized below.

1. Residents of Deltawood are living in poverty as a result of unemployment, underemployment and disabilities.
2. The majority of residents that I interviewed did not fully understand the correspondence that the City of Portland sent them regarding the proposed assessments and the Safety Net Program. For three families that I interviewed, English was a second language. These families did not have enough proficiency in English to understand that they could apply for the Safety Net Program and that the assessments would be a lien against their property.
3. Imposing the assessments will create hardship on residents who are already struggling to pay for mortgages, HOA dues, property taxes, utilities and other costs associated with homeownership. Residents that did not apply for the Safety Net Program said that they cannot afford an additional \$150 a month and may lose their home to foreclosure if the assessments are imposed.

After Deltawood residents understood what will happen to their homes after the assessments are imposed and they were informed of ways that they could object to the assessments, several residents said that they would like to testify and tell their stories at the City Council meeting on October 24. I recognize that Council does not have to allow testimony at the second reading, however, Deltawood residents are politically naïve. Residents did not know that they could testify at the first reading on October 17. Please forgive these residents for not testifying in a timely manner and allow them to provide testimony at the October 24th meeting.

If City Council members would like a tour of the neighborhood and the opportunity to meet with residents to talk about the assessments, please join us at the following date and time:

Date: Monday, October 22nd
Time: 7:00 pm
Place: Jubitz Truck Stop
10210 N Vancouver Way
Portland, OR 97217

Please let me know via email at cf.hermann1@gmail.com if you will be joining us at Jubitz Truck Stop.

After I spent about an hour with one family thoroughly explaining all the letters that the city had issued, a woman hugged me and said that I "gave her hope". Please give the residents of Deltawood some hope for the future and don't assess a community that can't afford to pay. Stated simply by Deltawood resident Kay Williford, "a loan does no good without money".

Sincerely,



Christine Hermann

Enclosures: Letter dated 9-26-2012 from six property owners
Letter dated 10-13-2012 from Albert Brown
Letter dated 10-13-2012 from Jesus Galaz
Letter dated 10-13-2012 from Martin Vargas
Letter dated 10-13-2012 and two pictures from Kay Williford

Environmental Services

Andrew Aebi

1120 SW 5th Ave.

Portland, OR 97204

Dated: 9-26-2012

185693

AUDITOR 10/15/12 AM 8:59

Dear Mr. Andrew Aebi,

Some of the homeowners at Deltawood Community met with your Representative, Christopher Collett during open house on Sept. 25th 2012 who presented loan safety net for those who could not Afford to make a full payment at this time.

We as homeowners feel that re-piping and incomplete pavement was implemented by the city without the consent of 2/3rd. majority, as Outlined in the by-laws of Deltawood Homeowners' Association document. (formerly Snoozy's Hollow)

Homeowners in the neighborhood are living below the federal poverty line, Hence we believe approx. \$16,000 loan is beyond our capacity to pay the City. Most of the homes are underwater with no reprieve in sight.

We earnestly request the city to forgive final assessment and to leave us on our own fate.

Thank you for your kind consideration,

KAY WILLIFORD 503-289-3232

ALBERT BROWN 503-750-1441

FORREST FESTNER 503-957-2393

JOHN BARBER 503-289-5036

JAMAL ABDI 503-358-7485

SCOTT LAWRIE 503-708-9314

October 13, 2012

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Please help residents of Deltawood retain some equity that we may have in our homes so that we can enjoy a modest amount of appreciation from our major asset.

Sincerely,

[Signature]
 Signature

10-13-12

(As told to Christine Buchanan)
 HOMEOWNER COMMENTS:

Please Waive these Change. We can't afford it
 I am going through a loan modification with
 my lender and I am unemployed. I do not have
 the financial resources to pay these hefty change.
 Even if I was to qualify for Safety Net, the loan
 and interest will accrue and will lower the
 value of my property. It will make it harder to
 sell. Homes are under water. The average value is
 under \$40,000 there is no way that I can pay \$16,500

October 13, 2012

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Dear Mayor Sam Adams and Commissioners Nick Fish, Amanda Fritz, Randy Leonard, and Dan Saltzman:

RE: Objection to Proposed Assessments for Deltawood Phase I and Phase 2 LID Assessments

I own a home at 9532 Gertz Cr in the Deltawood community. I object to the proposed assessments because they will put a lien on my property which will affect my financial situation and the hope that I had when I bought my house that it would appreciate in value. At the time of sale, the substantial amount of these assessments will likely wipe out any equity that I may have had in my home. Our home values in Deltawood have dropped substantially in the past five years and we cannot count on the equity we expected in our homes.

Please help residents of Deltawood retain some equity that we may have in our homes so that we can enjoy a modest amount of appreciation from our major asset.

Sincerely,

Jesus L Galaz
Signature

HOMEOWNER COMMENTS: (told to Christine Hermann)
Sylvia and Jesus Galaz have owned their home for 11
years. Sylvia had been working at Columbia Sportswear but
recently left because she became disabled. Jesus is employed
at Maytag Container so they are now living on only one income.
They did not apply for the Safety Net Program because they
were not aware of it. They are overwhelmed by the
information the City sends regarding the pending assessments and
do not fully understand the implications of what
the City is doing to them. You can call Sylvia at (503) 960-
if you need more information. 6500

October 13, 2012

City of Portland
Attention: City Council
1221 S.W. 4th Ave.
Portland, OR 97204

AUDITOR 10/15/12 AM 8:59

Dear Mayor Sam Adams and Commissioners Nick Fish, Amanda Fritz, Randy Leonard, and Dan Saltzman:

RE: Objection to Proposed Assessments for Deltawood Phase I and Phase 2 LID Assessments

I own a home at 9415 Gertz CT in the Deltawood community. I object to the proposed assessments because they will put a lien on my property which will affect my financial situation and the hope that I had when I bought my house that it would appreciate in value. At the time of sale, the substantial amount of these assessments will likely wipe out any equity that I may have had in my home. Our home values in Deltawood have dropped substantially in the past five years and we cannot count on the equity we expected in our homes.

Please help residents of Deltawood retain some equity that we may have in our homes so that we can enjoy a modest amount of appreciation from our major asset.

Sincerely,

Martin Vargas

Signature

HOMEOWNER COMMENTS: (As told to Christine Hermann)

Martin Vargas and his wife have lived in Deltawood for seven years. They don't have money to pay the City \$150 per month for the sewer and water assessments. They will have to move and lose their house to foreclosure. He was told by his lender not to sign the papers for the assessment. He has to pay \$68 per month HOA dues for which he doesn't get any benefit and can't afford ~~the~~ \$150 for the sewer and water liens. He is not working very much now. If he doesn't get a home modification loan, he will lose his house. This is why he doesn't want to sign any papers with the City. They are struggling right now to keep their home.

October 13, 2012

AUDITOR 10/15/12 AM 8:59

City of Portland
 Attention: City Council
 1221 S.W. 4th Ave.
 Portland, OR 97204

Dear Mayor Sam Adams and Commissioners Nick Fish, Amanda Fritz, Randy Leonard, and Dan Saltzman:

RE: Objection to Proposed Assessments for Deltawood Phase I and Phase 2 LID Assessments

I own a home at 7407 Gertz St. in the Deltawood community. I object to the proposed assessments because they will put a lien on my property which will affect my financial situation and the hope that I had when I bought my house that it would appreciate in value. At the time of sale, the substantial amount of these assessments will likely wipe out any equity that I may have had in my home. Our home values in Deltawood have dropped substantially in the past five years and we cannot count on the equity we expected in our homes.

Please help residents of Deltawood retain some equity that we may have in our homes so that we can enjoy a modest amount of appreciation from our major asset.

Sincerely,

Kary Wallypand
 Signature

(ps. Attached photo is from prior to these projects began when I tried telling Salzman Leonard & Mayor Adams that this project will DESTROY this community. I was Right! Many are moving out & can't afford any of this. I can't afford to move.

HOMEOWNER COMMENTS:

I am a disabled owner & my income is very limited. Both the \$60,000 water bill & water/sewer LID has now taken away all my ability & hope of "owning" my home. In fact I would have to move back to Wash. Co. where I got assistance & care, but with this LID FORCED upon me along w/ a water bill that I DID NOT LIVE HERE WHEN IT WAS USED & NOT MY RESPONSIBILITY

I have ZERO ZERO Hope ever obtaining equity or own another home in my life ... THIS IS UNFAIR!! Proper Voting & exploring of the problem under our HOA Bylaws/Covenants (set up by the city/state/county (xBook BOS Page 468) state this clearly!

Being disabled is hard, owning a home is a goal most never get. Then to have it TAKEN AWAY is UNJUST!! A "Loan" does no good w/o \$\$\$!

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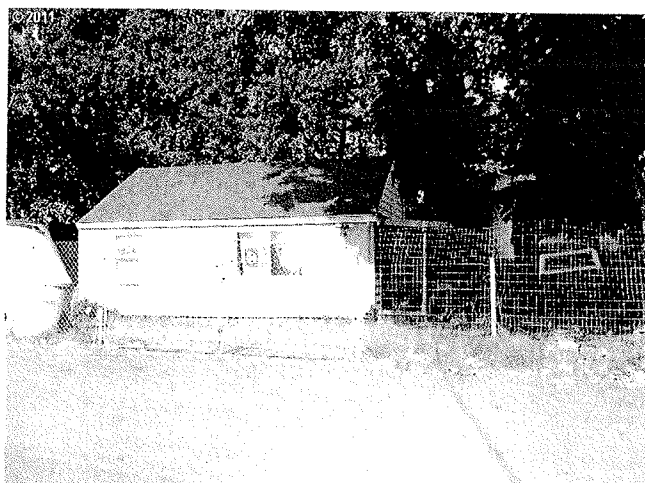


AUDITOR 10/15/12 AM 859

DELTAWOOD PHASE I AND II LIDIF YOU WISH TO SPEAK TO CITY COUNCIL, **PRINT** YOUR NAME, ADDRESS, AND EMAIL.

NAME (print)	ADDRESS AND ZIP CODE	Email
✓ Christine Hermann	9909 SW Landmark Pl. Tigard, OR 97223	
✓ L. N. A.	1377 SW Landmark Pl. Tigard 97223	L.N.A.24@gmail.com
✓ Craig D Cummings	9527 Gertz Cir Portland 97211-1269	Craigdc42@gmail.com

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Presented By: Christine Hermann

Agent Full

Fairplay Realty

Phone:

E-mail: christineh@fairplay.com

RESIDENTIAL

Status:EXP

10/9/2012

10:23:48

PM

ML#:11502808

Area:142

List
Price:

\$45,000

Addr:9401 NE GERTZ CT

Unit#:

City:Portland

Zip: 97211

Condo Loc:

Map Coord:566/G/3

Zoning:

List
Type:

ER LR: N

County:Multnomah

Tax ID: R271796

Elem: FAUBION

Middle:

High: JEFFERSON

PropType: DETACHED

Nhoo/Bldg:

CC&Rs:

Legal: SNOOZY'S HOLLOW, LOT 1

Internet/Address/No Blog/No

Y/ Y/ /

Offer/Nego: LA-
ONLY

AVM:

PDF Doc(s): 3

GENERAL INFORMATION

Lot Size: 5K-6,999SF

Acres: 0.11

Lot Dimensions: 5004 SF

Wtfrnt:

View:

Lot

LEVEL, CORNER

Desc:

Body

Water:

Seller Disc: DSCLOSUR

Other Disc:

RESIDENCE INFORMATION

Upper

0

SFSrc:owner

#Bdrms:2

#Bth:1

#Lvl:1

Year Blt: 1944 /UNKNOWNGreen:

Main SQFT: 737

TotUp/Mn:737

Style: TRAD

Home Wrnty: 55+ w/Affidavit Y/N: N

Lower SQFT: 0

Parking:OFF-STR

#Garage: 0 /

#Fireplaces: /

Total SQFT: 737

Roof: COMP

Exterior: WOOD

Bsm/Fnd: CRAWLSP

REMARKS

XSt/Dir: North on MLK right on Gertz, first left on Gertz Ct

Private: We have a verbal approval with B of A for this price. We are tracking down the HOA. It should cover Commons, sewer and water. We are calling to confirm. Contact for showing is the owner's son who lives there.

Public: Investor specail. Newer roof, With a little work this will cash flow. We have a verbal approval with the bank at this price but buyer may have to pay about \$7500 of back HOA dues the bank won't pay. There is a pending assessment for new sewer and water lines.

APPROXIMATE ROOM SIZES AND DESCRIPTIONS

Living: M / 15 X 11 / HARDWOD

Mstr
Bd: M / 10 X 10 /

Bths - Full.Part

Kitchen:M / 9 X 8 /

2nd Bd: M / 10 X 8 /

Upper Lvl: 0.0

Dining: / /

3rd Bd: / /

Main Lvl: 1.0

Family: / /

UTILITY:M / 12 X 8 /

Lower Lvl: 0.0

: / /

: / /

Total Bth: 1.0

FEATURES AND UTILITIES

Kitchen:

Interior: HARDWOD

Exterior: PATIO, FENCED

Accessibility:

Energy Eff:

Water: PUBLIC

Sewer: PUBLIC

Cool:
Hot Water:ELECTHeat:BASEBRD
Fuel:ELECT

FINANCIAL

Property Tax/Yr: \$1,163.17

Spcl Asmt Balance:

Tax Deferral:

BAC: % 2.7

Terms:CONV, CASH

Short Sale: Y

3rd
Party: Y

Total Comm

N

Escrow Pref:WFG

HOA Dues: \$150 /MO

Other Dues:

Bank Owned/REO: N

Rent, If Rented:

HOA Incl: COMMONS, SEWER, WATER

BROKER / AGENT DATA

BRCD: HASN03 Office: Hasson Company Realtors

Phone:503-652-9801 Fax: 503-212-2436

LPID: ROSSINIC Agent: Nick Rossi

Phone:503-212-2336 Cell/Pgr: 503-318-4323

Agent E-mail: rossin@hasson.com

Agent Ext:

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CoLPID: CoBRCD: CoAgent: Tran: 7/1/2012 List: 6/16/2011 Exp:6/30/2012 Occ: VACANT

ShowHrs: Poss:

LBHrs/Loc/Cmb: gate

Owner: Mercado

Phone: 503-847-8423

Show: RMLSLBX, OWN-OCC

Tenant/Other:

Phone:

**COMPARABLE
INFORMATION**

Pend: DOM/CDOM: 380 / 380

O/Price: \$45,000

Sold: Terms:

Sold Price:

SPID: S/Agt:

S/Off:

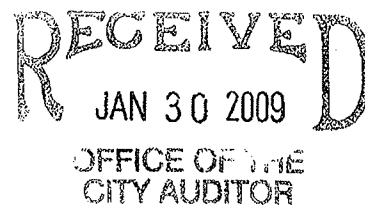
S/Off Phone:

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SQUARE FOOTAGE IS APPROXIMATE & MAY INCLUDE BOTH FINISHED & UNFINISHED AREAS - CONSULT BROKER FOR INFO.
SCHOOL AVAILABILITY SUBJECT TO CHANGE.

ATTACHMENT 1

9401 NE Gertz Court
Portland, OR. 97211

MR. GARY BLACKMER, City Auditor
Assessments, Finance & Foreclosure Division
1221 SW 4th Ave., Room 130
Portland, OR. 97204-1405



Sir:

This refers to your "Hearings Notice and Cost Estimate" dated January 21, 2009, with Acctn # 146097, Project # C10031 and Tax Acctn # R776800060, regarding the Proposed Construction Water System Improvements in the DeltaWood Phase 1 Local Improvement Project.

May I have the honor to object to the proposed project and estimated assessments on the following grounds to wit:

- 1.) The estimated assessment is beyond my capacity to pay, considering the economic crisis nowadays that adversely affected me and my family;
- 2.) My weekly paycheck is only enough to the weekly sustenance of my family, with six children. I have a baby to feed, she is only almost seven months old. (Her formula is so expensive), and
- 3.) As a homeowner, I enjoyed the supply of water since the time I acquired this property and I have not experienced scarcity of the same, hence, no improvements is necessary.

In view hereof, equity and justice demands that this objections be given meritorious considerations.

Very truly yours
Nth J. Mercado Jr.
Homeowner



185693

Aebi, Andrew

From: denise kraft [denisekraft56@hotmail.com]
Sent: Tuesday, October 09, 2012 4:23 PM
To: Adams, Sam; Commissioner Fritz; Aebi, Andrew; Commissioner Fish
Subject: The Deltawood Community
 To Whom It May Concern:

I have written many times receiving many redirections, conversating with a few and still yet no real and true resolution found with the many issues present in The Deltawood Community. I have devoted a substantial amount of time and energy in my effort to achieve an outcome other than the devastation and destruction being felt by all. Homelessness is a major focus of the City at this time and it would appear that someone would step up and take action within this community. Their are numerous issues that must be addressed: the first being the continuation of operation by The Deltawood Community Association. I have written asking that The Deltawood Community Association be dissolved, listing many viable reasons as to why this should occur immediately. Within the research I have done it states " The City may dissolve a Homeowners Association when not providing service that one would expect or anticipate." Their is no regulation of Homeowners Associations, which makes no sense to me as we regulate everything. No where to file a complaint exists, giving the exclusive opportunity for Homeowner Associations to operate in the manner in which The Deltawood Community Association has and is. The Deltawood Community Association has partnered with Community Management Inc., D&F Plumbing, and Vial Fotheringham LLP. It would appear this is a great business to be in as you are free to operate in any manner you contrive. You may set any dollar amount you want to collect for dues, although the stated purpose for collection is to maintain the common areas, making any repairs or improvements to promote a healthy environment accessable to all homeowners. Should any dispute arise you get the assistance of Vial Fotheringham LLP. whom will file a suit to place a lien on your home. Homeowners are without any recourse, nowhere to file a complaint, or report them for violations of operation. Additionally their are no resources available to homeowners to assist in defending any legal action. Any resource that is stated to be a resource does not take any cases where it involves Homeowners Associations. Their attorney will phone you and offer a settlement, his offer a reduction of attorney fees by 25%, further stating " You do realize that if this goes to court I will win." I find it unbelievable that any so-called organization would be permitted to operate while being under the watched eye of no one as we are a society of checks and balances. This is also is a great example of ECONOMIC INJUSTICE, which is ALIVE, and WELL in Portland Oregon.

The next area I would like to speak about is The Deltawood Community itself. I have resided in Portland Oregon my entire life, upon receiving my inheritance in 2010 I wanted to do the right thing with the money to provide myself and my children a FOREVER HOME. It has become very apparent my choice was one that others have predetermined wil not be my FOREVER HOME. I am not the only homeowner whom did not receive full disclosure regarding the property. The Deltawood Community DECEPTION running deeper than many realize. Many key factors were not known; the first being the condition of the water and sewer lines in place that were to be used by the entire community. The Portland water Bureau had to be aware as the breaks and leaks resulted in a past due water bill being owed by the community that exceeded \$100,000.00. These conditions were allowed to exist for many years without anyone considering the adverse effect it could or would take on any persons health or well being. WHY? The only explanation I can come up with is NO ONE REALLY CARED-----WHY IT'S JUST POOR PEOPLE. What has and is occurring within this community is unbelievable and disturbing. Next would be The LID II Project planned years before I ever took residency, yet never disclosed. The LID II Project was to replace all water and sewer lines and adding water meters for each home. This project was to begin years before it actually did occur with it beginning once by one company and the company pulling out. It is now at the final stage of completion just needing the sewer lines connected. This area had been over looked by the city for many years, with The water Bureau labeling this community "A SPECIAL PLACE". This was a much needed improvement for a community in Portland, and at what cost? Here's the WHAMMY each owner being responsible for 2/3 of the actual cost. This is incredible, the City of Portland funds in entirety Dignity Village their contribution for this community

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\$440,000.00. This equates to each owner being charged \$16,000.00 with more to come. The City Of Portland has graciously offered a Net Loan offering deferral for five years with interest to accrue at 5%. What does all of this mean? Any equity acquired now lost, a lien being placed on your home and a great opportunity for foreclosure to occur, and the inability to be approved for any type of loan. Would this ever occur in the West Hills, Lake Oswego or any other more affluent area in Portland? I DON'T THINK SO, SO WHY HERE? This is the PENALTY AND PUNISHMENT for being POOR in PORTLAND OREGON. This once again is another fine example of the ECONOMIC INJUSTICE in Portland Oregon.

In closing I would like to offer additional information and activity related to this community. The Deltawood Community Association continues not to fulfill the duties or services that a homeowners association is stated to. I have contacted many City and State officials regarding all the issues present, only to hear not within my jurisdiction or responsibility, essentially the great bounce about. I find it unbelievable what has and is occurring in this community that no one will step up and take any action. This last week The City of Portland went door to door to get signatures for the loans they will provide inclusive of this was a notary to notarize. This to me is one more big demonstration of the INJUSTICE AND DISCRIMINATION on a small community in N.E. Portland. I am now must assume being that we are POOR YOU ALSO BELIEVE WE ARE STUPID. What is occurring is WRONG on every level. If this is progress and improvement? None of it makes any sense! Most people in this community could and would not qualify for a loan of any amount, and yet you want us to sign over our homes.

Thank You
Denise Kraft