

Homeowners of DeltaWood are at risk of losing the American Dream — Homeownership. The use of predatory legal representation by the HOA is a huge factor for many. They are said to be attorneys although their correspondence with the Homeowners Association regarding a representation agreement = cash flow enhancement method. Homeowners in litigation and yes there are many letters being received state they are a debt collector. Verbal communication with the attorney statements are made saying "you do know if this goes to court, I will win - watch and see. This attorney also hold conferences for Homeowners Associations on how to increase income by taking homes. Many of you have previously received information concerning this matter. I request that action be taken. There is more information available at The Skanner Newspaper and also on channel 8 News tonight at 5pm and 11pm.

Thank you,
Denise Kraft - 503-960-2228





Homeowner Associations have the responsibility to maintain the common areas. This is not being done in the Deltawood Community. There are many visible areas where blackberry briars have destroyed fencing and grown to a height exceeding homes.

This has created a fire hazard as homeowners are unable to exit their homes if a fire should occur. Common areas are to be accessible to all this has recently occurred although the area has blackberry briars and offers no real benefit. The other area unknown by many has garbage and debris left by the maintenance crew hired by the HOA





Regulation of Homeowners Associations is necessary and definitely being requested for The DeltaWood Community. Currently there is no agency or organization that is responsible for this. There are written rules and regulations of how a Homeowners Association is to operate and the process it must follow to conduct meetings, make amendments, and approve projects and improvements. Without enforcement or penalties for violating rules, regulations, and laws it has allowed the opportunity for Homeowners Associations to continue to victimize and financially destroy many homeowners. This is a National problem and many other states have developed jobs that monitor the operation of a Homeowners Association. The Homeowners Bill of Rights has been adopted in other states also. Homeowners must be protected and currently we are not. There is no complaint process available to anyone living in a Community where there is a Homeowners Association.

The Deltawood Community is a small community of forty one homes located in a trucking industrial area. To retain homeownership is difficult at best. Deltawood does not represent how a Homeowners Association should operate. A quorum is required for several aspects of operation. Meetings require 10% quorum to proceed this has not been met. Decisions regarding amendments and approval for projects and improvements require a $\frac{2}{3}$ vote of homeowners this is not sought or requested. The impact of this has been financially damaging. Every homeowner has been responsible for replacement of sewer and water pipes totaling an average of \$17,000.00 per home. At closing I was informed of there being a Homeowner Association and the reason for this was all homes shared a water system, this is no longer the case as we now pay for water to The Portland Water Bureau. Home have lost value and many are vacant due to this.

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**PORTLAND CITY COUNCIL
COMMUNICATION REQUEST
Wednesday Council Meeting 9:30 AM**

Council Meeting Date: MAY 21, 2014

AUDITOR 04/07/14 AM11:19

Today's Date APRIL 7, 2014

Name Denise Kraft

Address 9521 NE Gertz Circle Portland OR 97211

Telephone 503-960-2228 Email denisekraft610@gmail.com

Reason for the request:

The need for regulation of Homeowner
Associations. Currently there is nowhere to file a
complaint ~~for~~ any accountability for Homeowner
Associations to comply with the rules.

Denise Kraft
(signed)

- Give your request to the Council Clerk's office by Thursday at 5:00 pm to sign up for the following Wednesday Meeting. Holiday deadline schedule is Wednesday at 5:00 pm. (See contact information below.)
- You will be placed on the Wednesday Agenda as a "Communication." Communications are the first item on the Agenda and are taken promptly at 9:30 a.m. A total of five Communications may be scheduled. Individuals must schedule their own Communication.
- You will have 3 minutes to speak and may also submit written testimony before or at the meeting. Communications allow the Council to hear issues that interest our citizens, but do not allow an opportunity for dialogue.

Thank you for being an active participant in your City government.

Contact Information:

Karla Moore-Love, City Council Clerk
1221 SW 4th Ave, Room 140
Portland, OR 97204-1900
(503) 823-4086 Fax (503) 823-4571
email: Karla.Moore-Love@portlandoregon.gov

Sue Parsons, Council Clerk Assistant
1221 SW 4th Ave., Room 140
Portland, OR 97204-1900
(503) 823-4085 Fax (503) 823-4571
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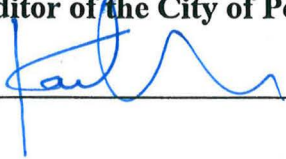
Request of Denise Kraft to address Council regarding the need for regulation of Homeowner Associations (Communication)

MAY 21 2014

PLACED ON FILE

Filed MAY 16 2014

LaVonne Griffin-Valade
Auditor of the City of Portland

By 

COMMISSIONERS VOTED AS FOLLOWS:		
	YEAS	NAYS
1. Fritz		
2. Fish		
3. Saltzman		
4. Novick		
Hales		