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I would like to address the financial effects of the special assessment policy in regards to property owners on John Street and Telulah Avenue. Looking at the broader view, and the same concerns apply to every neighborhood that has been, or will be, affected by special assessments.

Individual amounts equal resentment among neighbors when some of us are "only" paying five or six thousand dollars; while others are paying ten or twelve thousand dollars or more for no additional benefit. These amounts are the kind of debt that strains marriages and puts families into financial crisis. It causes strife in extended families when elderly homeowners are forced to ask their adult children for help in order to keep their home. It is the same for young, first-time homeowners who have to ask their parents for the money. People have told us that they'll have to withdraw money from their retirement accounts or take a loan from their 401(k) to pay for this assessment. We're asking senior citizens to use their finite savings and fixed incomes to pay for the replacement of the public infrastructure in front of their homes.

Homeowners can't sell their houses now without reducing the price by the amount of the assessment. It comes right out of the equity in the property.

Streets should last about thirty years and sewer mains about seventy-five years. The full costs of the assessments borne by current property owners is a one-time charge that permanently reduces their assets and does not increase the value of the property.

John Street property owners will be paying an estimated total amount of half a million dollars. Telulah Avenue will be in the same situation after us and may pay more because they are not a county road.

For many property owners there will not be any extra money to maintain or improve some of our properties. No extra money for neighborhood school projects or groups, boy or girl scouts or fundraisers, etc. There may be more foreclosures.

Thank you for being willing to take an honest and open look at the current policy on special assessments.