

July 8th 2014

California Department of Transportation
Attention: Affordable Sales Program
1120 N Street
MS 37
Sacramento, CA 95814

To whom it may concern:

My name is Ellyn Miller. I have been a Caltrans tenant for 15 years. I am 73 years old. I have lived in two Caltrans houses. I qualify under the low to moderate income level to be able to purchase my house under the Roberti Bill.

I will, however, have no chance to buy the house under the suggested "suicide covenants". Nor will any other tenant, as there will be no lender available when Caltrans places themselves first on the deed for 30 years and restricts maintenance and improvements. No financial institution will lend to anyone under these prohibitive and punitive covenants. Should I be able to purchase, I will be 103 years old before I can improve or sell the house.

This is ILLEGAL. These restrictions are NOT," mandated by law" as Caltrans would like you to believe. Any regulations that achieve the Roberti Bill intent to maintain the community and affordable housing are allowable.

The Roberti Bill did not intend that tenants be denied their rights to purchase by making loans and conditions impossible. These Draconian and illegal restrictions illegally deny the original intent.

Tenants should have an offset for each year of tenancy. Replace the 30 year covenant with a "silent second" that allows the lender to recoup its money if there is a default on the loan. It allows equity to build for the purchaser with each year of ownership.

There should be NO restrictions on buyers maintaining and improving property. They do not contribute to the Roberti Bill's goal of maintaining the community.

These Draconian and illegal restrictions, deny the intent of the Roberti Bill and make the buyers nothing more than indentured servants should they even be able to obtain financing.

Please do the right thing and make the regulations for the sale of the houses legally conform to the intent of the Robert Bill and restore the communities they are in.

Sincerely,
Ellyn Miller



c.c. Christopher Sutton Esq.