

Jessica Lynch

From: Emma Shipman <eshipman94@gmail.com>
Sent: Monday, May 17, 2021 1:06 AM
To: Planning Commission
Subject: comment on HTF

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Hi, I am a Davis resident and renter. I have looked at some of the documents you have put up for public review.

I just want to say that it is very hard to afford to live here. I don't expect to ever have the income to buy a home, though I would really, really want to if I could. I want to see more affordable-according-to-HUD houses for sale and for rent. The idea for 15% of new houses to be affordable is a good one to me. though they are at a relatively small scale so far.

It's interesting that the DJUSD points out that there are fewer children in Davis than places in school for them, but it's expensive to live here and raise children. The HTF cannot fix all these problems I suppose but I just want to reiterate that it is expensive to the point of daily stress to afford to live here. I cannot move because of family, but I don't want to, I just want to be able to afford to live SECURELY. I want to own a house, but I would be fine renting forever if I knew the place could not be sold away and kick me out. The houses here are worth 40% more than they were when I moved to Davis. That makes for a threatening feeling in terms of rent raising and the danger of your home being sold out from under you. I think that is outside the purview of the HTF but it is something I think about all the time, that rent can go up but a mortgage is a fixed payment. The difference between a rent payment and a mortgage payment for a lot of houses in Davis is like 400 or 500 bucks: a lot of money but not an insurmountable gap. but there are simply not enough houses to buy at an affordable level.

Thanks,
Emma Shipman