

47 Sea Street
Camden, ME, 04843

November 19, 2020

Town of Camden
29 Elm Street
PO Box 1207
Camden, ME, 04843

To whom it may concern,

My name is Matthew Heath and I am writing this letter on behalf of both me and my wife, Allison Heath. Allison and I would like to express our interest in the purchase of 7 Willow Street in Camden. Currently we rent an apartment in Camden and have been trying for the last year to purchase an affordable home inside the town limits, but have been unsuccessful. Allison and I are ready to start a family and fulfill our dream of raising children in beautiful mid-coast Maine where we both grew up.

Finding affordable real estate in Camden has been a challenge, especially for a young couple and first time home buyer. We have worked hard to save our hard-earned money for a down payment by adhering to a strict budget. We know what we can afford and are determined to live within our means; however, the reality of actually purchasing an affordable home in Camden is becoming less and less likely. The COVID pandemic has had a peculiar, and unforeseen, positive impact on the real estate market due to the influx of people moving to the area from other states. This has driven home values way up and bidding wars on new listings have become commonplace. Over the course of our search for an affordable home we have made several offers, some of them have exceeded the list price, but we lost them all. Our fear is that what was once considered affordable only a few months ago, is no longer affordable today, especially for the first time homebuyer.

Allison is a High School math teacher at Oceanside and I am a committed, full-time firefighter for the Town of Camden. As a first responder, it is extremely important for me to live within close proximity to the station in order to respond to emergency calls 24/7, especially during the night and early morning hours when the station is unattended. Our community relies on committed volunteers to be first responders in an emergency and it is something I take great pride in doing. Unfortunately, the Camden Fire Department, along with other fire departments in surrounding towns, have seen a significant drop in volunteers, especially with young adults. This is precisely why Allison and I are committed in our quest to find an affordable home in Camden and why we became extremely excited to read that the town of Camden was seeking interest for someone to purchase the town owned property at 7 Willow Street to make it affordable housing. 7 Willow Street is just .4 miles from the fire station. This is perfect for me as a first responder; more importantly, a first responder living at that location benefits the town and its citizens as well.

Since finding out about this opportunity we have spoken with several contractors to determine a cost estimate to renovate the home in “as is” condition. It is important to note that as a firefighter, I have had the opportunity to go inside the property on multiple occasions, mostly to pump water out of the basement. I have seen the foundation and the extensive damage to the interior and exterior of the home caused by deferred maintenance and squatters. The foundation has deteriorated over time and shows signs of being unstable; this alone would require significant resources (time and money). Applying what I know and have seen firsthand of what needs to be done to bring the property up to code and habitable, we estimate the cost to renovate to be approximately \$320,000. This does not factor in those unexpected expenses that almost certainly will occur when renovating a home of this age and condition or the cost to the neighborhood of having the property be a construction zone during a lengthy renovation.

Based on this information, we humbly submit the following plan and bid: Allison and I will purchase the property for \$20,000.00 cash. Secondly, we will remove the existing home as soon as possible and pay for it with cash. Third, over the winter we will finalize our plans for a new home. The home will be consistent in size and architecture so it blends into the neighborhood. We have been in consistent contact with a local bank, The First, and have been pre-approved for enough money to complete this project. The plan will also include making the home energy efficient and self-sufficient for sustainable living (“green”), as economically possible. Sustainability, self-sufficient living and gardening are all things Allison and I value and our new home and property will reflect that. During this process, we are also open to the idea of salvaging any pieces of the existing home that are in good condition.

We believe our proposal fulfills the town’s goal of providing affordable housing in the community. This opportunity will be cost effective and provide a pathway from renting in Camden, to home ownership in the village district; a huge hurdle for today's first time home buyer in a highly competitive and escalating real estate market. In addition, we believe the community will benefit in the long-term because Allison and I are active, contributing members in the community - something we believe wholeheartedly in and want to instill in our children. Finally, it will provide a safe neighborhood to raise the next generation of contributing community members and give them easy access to all that Camden offers.

On behalf of Allison and myself, we humbly and respectfully submit this proposal to you and thank you in advance for reading and considering it.

Sincerely,

A handwritten signature in black ink that reads "Matthew & Allison Heath". The signature is written in a cursive, flowing style.

Matthew and Allison Heath