

August 16, 20013

City Clerk,

In response to the letter we received that we are in violation of 8.07(A), (B), and (I) of the city of La Crosse Municipal Code, we are applying to the committee for a waiver due to hardship.

My mother began living in the house at 2543 S 14th St. at the end of May this year. Her rent was raised in her one bedroom apartment by \$160.00 in the year after the new landlord took over. She could no longer afford this as she is on a semi-fixed income and a leave of absence from work due to illness. We had tried previously to sell the property at 14th St. with no results. As we were moving to a different house, we figured she could stay there on 14th St.

Before moving to our house she searched for apartments. Due to having a wage garnishment and lien against her finding a place where they would allow her to live due to her poor credit was next to impossible, most rents start at \$575 or higher for one bedrooms unless she wanted to stay in a less desirable part of town. Since she watches are son three or more times a week safety is a big concern for all of us. She knows the neighborhood, neighbors and house. The house is in tip top shape with maintenance done by us.

We make no money out of this arrangement. We are just trying to meet the mortgage payment of property which includes insurance and taxes and is considerably more affordable than any apartment she could find. If my mother is not allowed to stay at the property on 14th Street, most likely it would be let go and headed to foreclosure. Which would put an even bigger financial and emotional strain on our family.

This whole situation has put our family in distress, as we are so uncertain of what the future will bring as a result. We would be saddened to leave La Crosse as our son is enrolled in school here for the fall, my husband and I work in La Crosse, and my mother volunteers at New Horizons and is a member of the First Baptist Church.

It was never our intent to break any ordinance or laws- we never realized having a family member live in a property we own was a problem. We are just trying to keep our heads above water and avoiding an even bigger financial burden.

Sincerely,



Ezra and Jennifer Musselman



1601 Barlow St.

608-792-1101

608-792-0013