Dianne Moreland Regional Manager Quantum Management Services 3810 196th Street SW, Suite 10 Lynnwood, Washington 98036

Telephone: (425) 776-1294 Extension 144

eMail: morelandd@quantumms.com

On Friday, April 12, 2019 I received a telephone call from Whitney Alred inviting me to fill out the necessary document to initiate my entry into Apartment No. 309 at Cabrini Senior Housing Apartments. On Monday, April 15, 2019 I appeared at Cabrini and submitted my application. I was informed by Whitney that it would take one to two days for approval. On Friday, April 26, 2019 I received an *Application Status Notification* and *Applicant Notification of Denial* (ORCA Screening) dated April 18, 2019 in which I was told that my application had been denied. The reasons given for the denial were:

Negative landlord references, credit eviction.

and

Derogatory information given by former landlord or creditor.

Please allow me to address these issues below:

#### **NEGATIVE LANDLORD REFERENCES AND DEROGATORY INFORMATION**

In response to ORCA's questionnaire Drake Karelas, Property Coordinator for Paul Revere Apartments (my previous private residence in Seattle) responded to three of the nine questions with something other than N/A. The answer to the questions to which he responded were:

- 1. How many people live in the home?
- 5. What is the condition of the unit?
  POOR HEAVY CLEANING AND GARBAGE REMOVAL
- 6. Did they have a security deposit? And if so how much? YES \$1126 NONE RETURNED

To begin, I have never met Drake Karelas, and this is the first that I have seen his name. Certainly he was not a part of the on-site management team during my residency. And, I have no idea where he obtained the his response to Question No. 5. It is simply not true.

1) I had been on a hunger strike from August 11 until August 30, 2016 (see defense.pdf and http://www.hashimori.com/moogoonghwa/nudge.online/Protest/

index.html) when I appeared at the King County Superior Court before Judge Judson, and he denied my request for reasonable allowance with the oral statement:

"I cannot grant reasonable allowance based on humanitarian grounds."

During the week that followed I ate nothing but boiled foods and during the next several days I ate out because I was packing. The insinuation that my apartment required heavy cleaning and garbage removal is simply slanderous.

Darcy Eakins, the building manager during the last third of my residency, inspected the room before I left, and I left with her approval. I am certain that she hired someone to ready the room for the next tenant, but that was normal procedure to which I contributed neither money, nor mess. I barely had enough cash in my pocket left to rent a van and pay for a storage locker for my things. Please see what she wrote about me somewhat before my departure: paul\_revere.pdf

#### **EVICTION AND UNPAID RENT**

- 2) The only reason that I took my landlord to court was to stall for time so that I could complete my hunger strike and raise enough money so as to prevent my having to abandon both my office and residence -- in short, pay my landlord. Once my residence and office were gone I would have no way to dig myself out of the rut into which I had fallen due to commercial fraud, age prejudice, and a credentials industry that had grown up around my profession while I was overseas for the previous quarter of a century. See response\_to\_summons.pdf and sworn statement.pdf
- 3) The amount owed upon my departure from Paul Revere Apartments was approximately USD 2,252 -- equivalent to three months unpaid rent less my forfeited deposit. The figure now stands at USD \$10,195. The only way to account for this discrepancy is court costs, legal fees paid by EPIC ASSET MANAGEMENT to force my departure via a court of law, and accrued interest.

I did not learn about this outstanding balance until well over a year after my eviction and quite by accident. I have been homeless since September 11, 2016 and throughout this period have had no residential address that has not been a shelter or transitional housing.

### **MULTIPLE ADDRESSES**

4) The numerous addresses that you find in the ORCA report are explained in my open letter to Facing Homelessness and the fact that I have had my wallet stolen twice and lost once since I became homeless. The letter can be found at https://www.hashimori.com/moogoonghwa/nudge.online/Request/request.html

# **DEBT AND CREDIT**

The financial score that I received from the ORCA report is 693. This places me 68 points over the midpoint of the provided range -- namely, 625. How is it that I can have such a high score and still be substantially delinquent on two accounts? It is because I maintain three credit accounts all of which are in excellent standing. The largest of these (USD 4,500) goes all the way back to 2007 when I returned to Seattle from Hong Kong in 2007 for about nine months before departing for Saudi Arabia later that same year. (See transunion\_disclosure\_report.pdf)

In short, not only do I make my payments regularly and on time, but I do so on three accounts while in a homeless state.

# **SAVINGS**

6) My credit score would be higher, if only I were not compelled by Aloha Inn Transitional Housing to pay USD 180 per month into an unwanted savings account. This said, as a result of this savings plan I hold USD 1,400 in savings in addition to my three solid credit card accounts.

# **ABILITY TO PAY - CURRENT INCOME**

7) What is so different from my financial situation while I was living in Paul Revere Apartments is my source of income and the substantial progress that I have made in the development of my company nudge.online.

While in Paul Revere Apartments I was living off of savings while looking for work. When I discovered that I was banging my head against the wall, I found meagre online employment that would pay for my rent, but not my food. This is when I applied for a business loan, but was turned away by more than seven small business lenders due to regulations put into place by the Small Business Administration to insure micro loans to start-up companies.

Failure to obtain the loan is a very important part of why I became homeless.

8) I am now living off of fixed income supplied by the government with the potential to earn much more in the market place, if only I had a secure residence from which to build on.

SSA: USD 424 SSI: <u>USD 367</u>

<sup>&</sup>lt;sup>1</sup> The second delinquency is money owed to Comcast. It is slightly over USD 100 and will be paid back as soon as I open a new account with them.

Total: USD 791 (see boa\_deposits\_last18months.pdf)

With this income I was able to occupy a fixed desk in four collective workspaces ranging in price from USD 350 to USD 425 and still maintain my credit accounts for more than two years.

9) With my new residence I would be able to devote this same income toward two ends: residence and office space. My rent would be USD 264 plus utilities.

As a web developer and educator I would be very quiet and probably one of your better residents.

I am hard working, very healthy, and am able to get around on my own. I am well-mannered, have no criminal record, do not suffer from drug or alcohol abuse, suffer from no mental illness, and am already a friend with one of Cabrini's office tenants.

**Vicky Lucio** (telephone: 206 254-0888) knows my situation quite well as I have been in contact with her ever since I became homeless in September 2016 and applied for a residence in at Cabrini.

What is more, I am a former First Hill resident and know one of Cabrini's custodial staff.

### VITAL COMPARISON

10) Please compare what ORCA wrote about my residence at Paul Revere with what it wrote about my residence at the Aloha Inn. Better yet, please contact **Claudette Thomas** (telephone: 206 283-6070) and speak with her directly. She is the Housing Manager for the Inn.

In conclusion, I would very much like to request for a second time an interview with your person in order to answer any and all of your questions about my person for which I have not already provided much material.

I am looking forward to meeting with you soon.

Sincerely,

Roddy A. Stegemann, A.B., M.A., M.A. Owner and Founder nudge.online

kiusau@me.com

Mobile: +1 (206) 291-8468