To Whom it May Concern,

I am writing to request that the property at 1451 West McKay Road not be rezoned. To do so would be unjust and disruptive to the housing communities exterior to the property. It would damage the equity values of homes, create privacy concerns, produce various unnecessary nuisances, disincentivize newcomers to the community, and incentivize bad business behavior.

In rezoning, it would devalue the houses both immediately adjacent and in relative proximity to the high-rise apartments. Few people in small towns and cities want to live in residences buttressed by big apartment complexes. Even nicer high-rise apartments are eyesores, as they look out of place with surrounding properties and have negative residual issues including too much traffic and loss of privacy. People purchase homes in neighborhoods like those along McKay because they enjoy the quiet and privacy that single-family and duplex homes provide. These interests are incompatible with building out-of-place high-volume apartments in low-volume areas. The effect will be that people will not wish to purchase these homes. People will lose value in their residential properties, and stating contrary is complete nonsense. All the fancy surveys in the world are easily refuted by asking a simple question, "Do you want to live in a house with a three-story high apartment building next door?" Of course, any person seeking to purchase a single dwelling and duplex home would say no. If such apartment complexes do not devalue property, then it would be reasonable to ask why the developers are not building the apartment complex near their own homes? Are their houses any better or more valuable than the hundreds of families who will collectively lose hundreds of thousands of dollars, if not more in home equity value if this apartment is built? Furthermore, considerations must be made for the long-term devaluation of such properties. The apartments already owned by the same Petitioner are run-down and ill-maintained. What will happen to the property as time goes by and what will the impact be in the next 20 years for McKay residents? Home equity and wealth is measured in years and lifetimes, not weeks and months.

Building a high-rise apartment building effectively and immediately destroys the privacy of people living next door to the building. There are no three-story high fences that can be purchased nor trees that grow fast enough that would protect the houses from the prying eyes of hundreds of apartment dwellers. There is no way for private homeowners to protect themselves as all activities in the curtilage of their home will now be laid bare to people several stories above them. These families purchased their homes with the expectation that surrounding properties would only be houses and duplexes. Building a high-rise apartment complex unjustly ruins the privacy expectations that these residents reasonably expected to have for the life of their home when they purchased it.

Shelbyville is prone to flooding, and the corridors along McKay were zoned and designed in a manner to effectively deal with this problem. In changing the zoning to allow for multi-family residences, the risk to the surrounding neighborhoods is likely great. Both ground and surface water would be wrongly displaced to nearby properties. This damage will likely result in a nuisance liability of unknown amounts when properties are damaged. Certainly, people in established neighborhoods have a reasonable expectation that their local government is not going to further exacerbate current water problems by allowing the overdevelopment of land in an area long deemed unfit for such a property.

The apartment complex proposed seems to be touted as a great place for families, particularly because of the proximity to educational facilities. Despite this, it seems to be lost on many that children do not spend the entire day, week or year in school. Where do children go on a property that has little to no greenspace? Are these children pushed onto school property, onto their neighbors' yards, or into the busy parking lots and streets? Surely children need space to play and grow, and the plans offered provide no solution to the long-understood maxim that children play outside when not in school or sleeping. The design of the complex creates an attractive nuisance out of parking lots and roadways;

neighboring houses would be unfairly burdened with trespassers seeking footpaths to greener pastures.

Lastly, and most importantly, it should be noted that Christian Enterprises **PURCHASED THE PROPERTY ALONG MCKAY KNOWING WHAT IT WAS ZONED FOR**. Under the principle of *caveat emptor*, sophisticated buyers such as property developers have a heightened expectation above the average home purchaser to thoroughly inspect the property they purchase before doing so. Simply put, *Buyer Beware*. They should have known better because they are in the business of knowing better. It is an injustice to expect all the property owners in the nearby residences to bear the cost of this mistake by losing privacy, security, and equity, so that one corporation can get rich. If this company made a mistake, or they cannot make as much money as they wish to in building duplexes, it does not mean that everyone else who has lived in the residential area for decades is accountable and should pay for it. Perhaps that burden should be passed on to the shareholders of the business and not average Americans scrimping and saving for decades to build a life for themselves. In further effect, rezoning tells possible newcomers that Shelbyville is an anti-progress community that has little respect for the property rights of homeowners and average citizens. It also sends a message that long-standing and reasonable regulations of the community can be easily overturned in disregard of that which is just and right.

I respectfully request that you do not rezone this property, if not for reasons of fairness and foresight of the consequences, then for the simple fact that thousands of voting members of Shelbyville live in this section of town. Our memories are long, and elections are never that far away.

Thank you,

Natalie Coffey

Resident of Shelbyville