

# LOMA LINDA HOUSING AUTHORITY

## AGENDA

### REGULAR MEETING OF October 8, 2013

A regular meeting of the Housing Authority of the City of Loma Linda is scheduled to be held at 7:00 p.m. or as soon thereafter as possible, Tuesday, October 8, 2013 in the City Council Chamber, 25541 Barton Road, Loma Linda, California.

Reports and Documents relating to each agenda item are on file in the Office of the City Clerk and are available for public inspection during normal business hours. The Loma Linda Branch Library is also provided an agenda packet for your convenience. The agenda and reports are also located on the City's Website at [www.lomalinda-ca.gov](http://www.lomalinda-ca.gov).

*Materials related to an item on this Agenda submitted to the Housing Authority Board after distribution of the agenda packet are available for public inspection in the City Clerk's Office, 25541 Barton Road, Loma Linda, CA during normal business hours. Such documents are also available on the City's website at [www.lomalinda-ca.gov](http://www.lomalinda-ca.gov) subject to staff's ability to post the documents before the meeting.*

Persons wishing to speak on an agenda item are asked to complete an information card and present it to the City Clerk prior to consideration of the item. When the item is to be considered, please step forward to the podium, the Chair will recognize you and you may offer your comments. The Housing Authority meeting is recorded to assist in the preparation of the Minutes, and you are therefore asked to give your name and address prior to offering testimony.

The Oral Reports/Public Participation portion of the agenda pertains to items NOT on the agenda and is limited to 30 minutes; 3 minutes allotted for each speaker. Pursuant to the Brown Act, no action may be taken by the Housing Authority at this time; however, the Housing Authority Board may refer your comments/concerns to staff or request that the item be placed on a future agenda.

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the City Clerk at (909) 799-2819. Notification 48 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to this meeting. Later requests will be accommodated to the extent feasible.

**Agenda item requests for the NOVEMBER 12, 2013 meeting must be submitted in writing to the City Clerk no later than NOON, MONDAY, OCTOBER 28, 2013**

**A. Call To Order**

**B. Roll Call**

**C. Items To Be Added Or Deleted**

**D. Oral Reports/Public Participation - Non-Agenda Items (Limited to 30 minutes; 3 minutes allotted for each speaker)**

**E. Conflict of Interest** Disclosure - Note agenda item that may require member abstentions due to possible conflicts of interest

**F. Public Hearings**

**G.**     **Consent Calendar**

1.     Demands Register
2.     Minutes of September 24, 2013
3.     Modification of loan for 10946 Cabrillo Loop [**Secretary**]

**H.**     **Old Business**

4.     Joint meeting of the City Council and Housing Authority Board pertaining to consideration of submittal of letter to County of San Bernardino in support of affordable senior housing project under a Disposition and Development Agreement to be negotiated with Corporation for Better Housing (West side of Poplar Street)

**I.**     **New Business**

**J.**     **Chair and Member Reports**

**K.**     **Reports of Officers**

**L.**     **Adjournment**



# City of Loma Linda Official Report

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Rhodes Rigsby, Chairman  
Ovidiu Popescu, Vice-Chairman  
Ronald Dailey, Member  
Phillip Dupper, Member  
John Lenart, Member

HOUSING AUTHORITY AGENDA: October 8, 2013  
TO: Housing Authority  
VIA: T. Jarb Thaipejr, Executive Director  
FROM: Pamela Byrnes-O'Camb, Secretary  
SUBJECT: Minutes of September 24, 2013

Approved/Continued/Denied By: Housing Authority Date _____
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## RECOMMENDATION

It is recommended that the Housing Authority Board approve the Minutes of September 24, 2013.

Loma Linda Housing Authority

Minutes

Regular Meeting of September 24, 2013

A regular meeting of the Loma Linda Housing Authority was called to order by Chairman Rigsby at 7:09 p.m., Tuesday, September 24, 2013, in the City Council Chamber, 25541 Barton Road, Loma Linda, California.

Board Members Present:

Chairman Rhodes Rigsby  
Vice-Chairman Ovidiu Popescu  
Ron Dailey  
Phill Dupper  
John Lenart

Councilman Absent:

None

Others Present:

Executive Director T. Jarb Thaipejr  
General Counsel Richard E. Holdaway

No items were added or deleted, no public participation comments were offered upon invitation of the Chair, and no conflicts of interest were noted.

**LLHA-2013-021 - Consent Calendar**

**Motion by Popescu, seconded by Lenart and unanimously carried to approve the following items:**

The Demands Register dated September 24, 2013 with commercial demands totaling \$9,344.97.

The Minutes of September 10, 2013 as presented.

The meeting adjourned at 7:10 p.m.

Approved at the meeting of

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Secretary



# City of Loma Linda Official Report

Rhodes Rigsby, Chairman  
Ovidiu Popescu, Vice-Chairman  
Ronald Dailey, Member  
Phillip Dupper, Member  
John Lenart, Member

HOUSING AUTHORITY AGENDA: October 8, 2013

TO: Housing Authority

FROM: Pamela Byrnes-O'Camb, Secretary *pbo*

VIA: T. Jarb Thaipejr, Executive Director *TJT*

SUBJECT: Loan Modification Agreement; modification of loan for 10946 Cabrillo Loop

Approved/Continued/Denied By Housing Authority Date _____
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## RECOMMENDATION

It is recommended that the Housing Authority Board approve and authorize execution of a Loan Modification Agreement which provides for modification of a loan for the current owner/occupant of 10946 Cabrillo Loop.

## BACKGROUND

The owner of 10946 Cabrillo Loop became delinquent in payment of a loan previously made by the Loma Linda Redevelopment Agency (\$19,818.80) as well as property taxes associated with the subject property and County penalty for late payment of property taxes (\$1,504.13). A few months ago, the options of restructuring the loan to include payment of the delinquent property taxes or deeding the property in lieu of payment were discussed with the owner. At that time, the owner indicated that she would provide the Housing Authority with a deed in lieu of foreclosure ("Deed in Lieu"); the Housing Authority Board approved accepting a Deed in Lieu.

The owner, who has occupied the house since 2007, has subsequently asked that the Housing Authority Board consider modification of the loan. The owner has signed the Amended and Restated Homebuyer Loan Agreement, the Modification Agreement which will be recorded, and the Amended Note which recoups the payments not made previously.

## ANALYSIS

The terms of the original loan of \$160,000 as made by the Redevelopment Agency was for a three-year period to afford an opportunity of the owner to pursue private financing. In 2009, the loan was refinanced by the then Redevelopment Agency with a 42 year term with a fixed interest rate of 6.57 percent. The restructured loan as now proposed as part of the accompanying Loan Modification Agreement would be in the amount of \$152,835.00 for approximately 38 years (the remainder of the former 42-year term) at a fixed interest rate of 7.20 percent. Under the Loan Modification Agreement, the owner is also required to make a one-time deposit of \$3,000 by November 15; the purpose of that deposit is to assure an adequate amount available to pay the property taxes due in December 2013 (although the owner remains responsible for payment of property taxes). Should the owner fail to make the one-time deposit, the Housing Authority would have the option of recording the Deed in Lieu (as executed by the owner) or initiating foreclosure proceedings.

Although the present case presents challenges given the history of delinquencies in payment, staff considers it important, if at all possible, to facilitate an owner to retain ownership. Ownership facilitates the Housing Authority's affordable housing goals within the North Central Neighborhood in that it will provide for the retention of a long-term affordability covenant and continued occupancy.

**FINANCIAL IMPACT**

Minor legal charges and recording fees to conclude the transaction.



# City of Loma Linda Official Report

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Rhodes Rigsby, Chairman  
Ovidiu Popescu, Vice-Chairman  
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HOUSING AUTHORITY AGENDA: October 8, 2013

TO: Housing Authority  
FROM: T. Jarb Thaipejr, Executive Director

SUBJECT: Joint meeting of the City Council and Housing Authority Board pertaining to consideration of submittal of letter to County of San Bernardino in support of affordable senior housing project under a Disposition and Development Agreement to be negotiated with Corporation for Better Housing (West side of Poplar Street)

Approved/Continued/Denied By Housing Authority Date _____
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Please see City Council Agenda Item No. 7.