

# MINUTES

SAN DIEGO HOUSING COMMISSION  
MINUTES OF THE REGULAR MEETING  
NOVEMBER 30, 2007, 9:00 A.M.  
SMART CORNER  
SAN DIEGO, CALIFORNIA

## ATTENDANCE

Present: Chair Sal Salas and Commissioners Jennifer Adams-Brooks, Khadija Basir, Todd Gloria and Tony Yip. Also present: Chuck Christensen, General Counsel and President and Chief Executive Officer, Elizabeth Morris.

## 10 CALL TO ORDER

Chair Salas called the meeting to order at 9:13 a.m.

## 20 PUBLIC COMMENT

None

## 30 COMMISSIONER COMMENTS

Commissioner Basir commented on the NAHRO - PSWRC Conference she recently attended in San Diego stating that the Ethics Training for Commissioners was very informative.

## 40 REPORT BY THE PRESIDENT & CHIEF EXECUTIVE OFFICER

Ms. Morris talked about social housing issues from her recent trip to India. She also mentioned she received notice from the Senior Community Center stating that they will not be pursuing the renting of office space here at Smart Corner. The primary reason was that the elevator retrofit was very difficult to resolve. Both sides have spent a considerable amount of time and expense and the decision was amicable.

## 50 APPROVAL OF THE MINUTES

MOTION BY YIP TO APPROVE THE SEPTEMBER 14, 2007 REGULAR MEETING MINUTES. SECONDED BY BASIR AND CARRIED ON A UNANIMOUS VOTE OF 5-0.

*Ms. Morris asked that Item #100 be pulled from the agenda for further review by staff.*

**CONSENT AGENDA**

MOTION BY YIP TO APPROVE THE FOLLOWING ITEMS ON CONSENT:

**101    HCR07-94    Modification of Mobile Home Loan Portfolio Requirements**

**Recommendations:**

Authorize the President & Chief Executive Officer to modify the repayment terms for the remaining thirty Mobile Home Loans in the Housing Commission portfolio by:

- 1) Converting up to \$5,500 of individual principal balances to grants commensurate with the current Mobile Home program,
- 2) Waiving any accrued interest, including interest that has been added to original principal balances in the current Mobile Home loan portfolio,
- 3) Terminating monthly payment requirements for those currently on a repayment plan,
- 4) Continuing deferment on remaining loans until sale or death and process individually.

SECONDED BY ADAMS-BROOKS AND CARRIED ON A UNANIMOUS VOTE OF 5-0.

**ACTION AGENDA**

*Chair Salas asked that Item #101 be trailed to the end of the agenda.*

**102    HCR07-101    Trustee's Sale – 2388 Ritva Place, No. 1 (Council District 8)**

Supervising Project Manager Vicki Monce gave a staff report.

Ms. Morris discussed the policy for default and stated that the default ratio was very low by industry standards.

Director of Housing Finance and Development Cissy Fisher gave an overview of the circumstances around the property.

Commissioner Yip asked if the borrowers had the ability to service the debt. Ms. Monce replied yes.

General Counsel asked that, in an “abundance of caution”, Chair Salas abstain from voting on this matter.

MOTION BY GLORIA TO APPROVE THE FOLLOWING RECOMMENDATION: TO ALLOW THE TRUSTEE'S SALE TO BE HELD ON BEHALF OF THE FIRST TRUST DEED LENDER, COUNTRYWIDE HOME LOANS, TO PROCEED WITHOUT HOUSING COMMISSION PARTICIPATION. LACK OF PARTICIPATION COULD RESULT IN THE LOSS OF \$70,000 IN CALHOME SHARED APPRECIATION LOAN FUNDS, \$15,000 IN HOME DOWN PAYMENT/CLOSING COST ASSISTANCE GRANT FUNDS, PLUS \$350 IN

OUT-OF-POCKET EXPENSES. SECONDED BY BASIR AND CARRIED ON A UNANIMOUS VOTE OF 4-0 WITH SALAS ABSTAINING.

**CLOSED SESSION**

The San Diego Housing Commission convened in closed session to discuss the following agenda:

- a. Conference with Legal Counsel-Existing Litigation pursuant to subdivision (c) of Government Code Section 54954.5 and subdivision (a) of Government Code Section 54956.9:

*Hector Martinez and Elevia Martinez v. San Diego Housing Commission*  
Superior Court of the State of California, Case No. GIC877959

Counsel's Description of General Nature of Closed Session:

The Commission will discuss the progress of the litigation initiated against the Commission by Hector and Elevia Martinez. General Counsel will update the board regarding the progress of the defense of the action.

BY A VOTE OF 5-0 THE BOARD GAVE INSTRUCTION TO COUNSEL CONCERNING SETTLEMENT OF THE CASE.

- b. Conference with Legal Counsel- Anticipated Litigation Claim pursuant to subdivision (c) of Government Code Section 54954.5 and subdivision (c) of Government Code Section 54956.9:

One matter – *Anticipated Litigation against Valeri Oliver-Owner of a First Time Homebuyer Property*

Counsel's Description of General Nature of Closed Session:

The Commission will discuss initiating a lawsuit against Valeri Oliver.

BY A VOTE OF 5-0 THE BOARD GAVE DIRECTION TO COUNSEL NOT TO INITIATE LITIGATION AT THIS TIME.

- c. Conference with Legal Counsel- Anticipated Litigation Claim pursuant to subdivision (c) of Government Code Section 54954.5 and subdivision (c) of Government Code Section 54956.9:

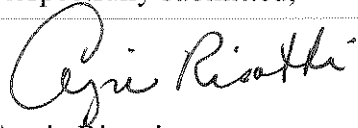
One matter – *Anticipated Litigation against the Equity Residential.*

THIS ITEM WAS NOT DISCUSSED.

**ADJOURNMENT**

Chair Salas adjourned the regular meeting at 10:14 a.m.

Respectfully submitted,



Angie Risotti  
Executive Assistant to the President and CEO

Approved by,



Elizabeth Morris  
President and CEO