

REDEVELOPMENT AGENCY OF

THE CITY OF SAN DIEGO

RESOLUTION NUMBER R- 04336

DATE OF FINAL PASSAGE NOV 13 2008

A RESOLUTION OF THE REDEVELOPMENT AGENCY OF  
THE CITY OF SAN DIEGO APPROVING THE GUIDELINES  
FOR THE CROSSROADS REDEVELOPMENT HOUSING  
ENHANCEMENT LOAN PROGRAM.

WHEREAS, the Redevelopment Agency of the City of San Diego [Agency] is engaged in activities necessary to carry out and implement the Redevelopment Plan for the Crossroads Redevelopment Project Area [Project Area]; and

WHEREAS, pursuant to California Health and Safety Code Section 33334.2 of the California Community Redevelopment Law [CRL], the Agency must set aside twenty percent (20%) of tax increment funds generated in a project area to be used for the purposes of increasing, improving, and preserving the community's supply of low- and moderate- income housing available at affordable housing cost to persons and families of low or moderate income and very low income households; and

WHEREAS, in accordance with Section 33334.2(e)(7) of the CRL, the Agency may exercise any or all of its powers to carry out the purposes set forth in Section 33334.2, including providing for the rehabilitation of buildings or structures that benefit persons and families of low or moderate income; and

WHEREAS, in order to carry out and implement the objectives and goals of the Redevelopment Plan for the Project Area and the CRL, the Agency is creating the newly revised Crossroads Redevelopment Housing Enhancement Loan Program [Crossroads HELP Program] to provide housing enhancement/rehabilitation loans to owner-occupants of eligible one- and

two- unit properties within the Project Area and outside of the Project Area within census tracts 27.03, 27.09, and 27.10 [Crossroads HELP Area], whose gross household income is no greater than 100% of the area median family income [AMI] for San Diego County; and

WHEREAS, subject to the availability of Crossroads HELP Program funds, the Agency would loan to an eligible owner-occupant of an eligible property an amount up to \$20,000 to be used toward rehabilitating and enhancing the interior and exterior conditions of the owner-occupant's dwelling and an additional amount up to \$5,000 to be used toward providing water conserving landscape improvements and/or energy conserving improvements to the subject property; and

WHEREAS, the Agency's loan would be forgivable over a ten (10) year period and evidenced by a Memorandum of Lien Affecting Real Property recorded against a subject property that is subordinate in priority to any and all rights of an institutional first mortgage holder, concurrent mortgage holder and/or prior issuer of home equity lines of credit, whose deed of trust is secured by the subject property; and

WHEREAS, the Agency and the San Diego Housing Commission propose to enter into an Amended Agreement which authorizes the San Diego Housing Commission to continue to provide the necessary administration and management services for the Crossroads HELP Program, including management and expenditure of the Agency funds allocated toward the Crossroads HELP Program, in accordance with the proposed Guidelines; NOW, THEREFORE,

BE IT RESOLVED, by the Redevelopment Agency of the City of San Diego, as follows:

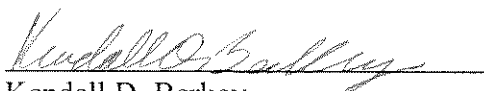
1. That the Agency approves the Guidelines for the "Crossroads Redevelopment Housing Enhancement Loan Program" [Crossroads HELP Program], and the form Memorandum of Lien Affecting Real Property attached thereto as Exhibit "A"; a copy of the Guidelines for the

Crossroads HELP Program, together with Exhibit "A", shall be placed on file in the office of the secretary of the Agency as Document No. D- 04336.

2. That these Guidelines for the Crossroads HELP Program shall replace and supersede in its entirety the Guidelines approved by the Agency on May 18, 2004 by Resolution No. 03770.

3. That this activity is not a "project" for purposes of the California Environmental Quality Act [CEQA] because it does not meet the criteria set forth in CEQA Guidelines Section 15378. Therefore, pursuant to CEQA Guidelines Section 15060(c)(3), this activity is not subject to CEQA. Further, this activity is categorically exempt from CEQA pursuant to State CEQA Guidelines Section 15301(a)(d)(h).

APPROVED: MICHAEL J. AGUIRRE, General Counsel

By   
Kendall D. Berkey  
Deputy General Counsel

KDB:nda  
09/08/08  
Or.Dept:Redev.Agency  
RA-2009-21  
MMS#6341  
Comp. R-2009-269  
RA-2009-20  
RA-2009-22

I hereby certify that the foregoing Resolution was passed by the Redevelopment Agency of the City of San Diego, at its meeting of OCT 28 2008.

REDEVELOPMENT AGENCY

By   
Jeannette Santos, Deputy Secretary

Approved: 11-13-08  
(date)

  
JERRY SANDERS, Executive Director

Vetoed: \_\_\_\_\_  
(date)

\_\_\_\_\_  
JERRY SANDERS, Executive Director

Passed by the Redevelopment Agency of The City of San Diego on OCT 28 2008, by the following vote:

Agency Members	Yeas	Nays	Not Present	Ineligible
Scott Peters	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Kevin Faulconer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Toni Atkins	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Anthony Young	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Brian Maienschein	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Donna Frye	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Jim Madaffer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ben Hueso	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Date of final passage NOV 13 2008

AUTHENTICATED BY:

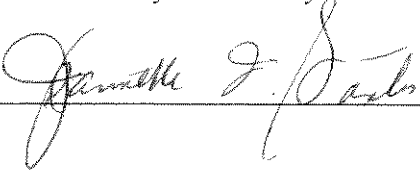
JERRY SANDERS

Executive Director of The City of San Diego, California.

ELIZABETH S. MALAND

Secretary of The City of San Diego, California.

(Seal)

By , Deputy

Office of the Redevelopment Agency, San Diego, California

Resolution Number R-04336