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## REDEVELOPMENT AGENCY OF

## THE CITY OF SAN DIEGO

RESOLUTION NUMBER R- 04338

DATE OF FINAL PASSAGE NOV 1 3 7008

A RESOLUTION OF THE REDEVELOPMENT AGENCY OF THE CITY OF SAN DIEGO APPROVING THE AMENDED AGREEMENT BY AND BETWEEN THE REDEVELOPMENT AGENCY OF THE CITY OF SAN DIEGO AND THE SAN DIEGO HOUSING COMMISSION AND PROVIDING CERTAIN AUTHORIZATIONS IN CONNECTION WITH THE ADMINISTRATION AND MANAGEMENT OF 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 created 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 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 San Diego Housing Commission has provided effective services in the administration and management of the former Crossroads Housing Enhancement Loan Program under an Agreement entered into by the Parties on or about September 27, 2004, a copy of which was filed on November 4, 2004 with the office of the secretary to the Agency as Document No. EX-000104; and

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

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

- 1. That the Agency approves the Amended Agreement by and between the Agency and the San Diego Housing Commission, and the Exhibits attached thereto, for administration and management services in connection with the Crossroads HELP Program [Agreement].
- 2. That this Agreement shall amend, replace and supersede in its entirety the Agreement entered into by the Parties on or about September 27, 2004, a copy of which was filed on November 4, 2004 in the office of the secretary to the Agency as Document No. EX-000104.
- 3. That the Agency authorizes the San Diego Housing Commission to administer and manage the Crossroads HELP Program on behalf of the Agency pursuant to the adopted Guidelines for the Crossroads HELP Program [Guidelines], and as said Guidelines may be amended in writing by the Agency, and in accordance with the Agreement.
- 4. That the Agency authorizes the San Diego Housing Commission to administer and manage the expenditure of the Agency funds allocated toward the Crossroads HELP Program.
- 5. That the Agency authorizes the San Diego Housing Commission to execute on behalf of the Agency the Memorandum of Lien Affecting Real Property, attached as Exhibit "A"

to the Guidelines, to be recorded against each subject property that is assisted by the Crossroads HELP Program.

- 6. That the Executive Director of the Agency, or designee, is hereby authorized and empowered to execute, for and on behalf of the Agency, the Agreement, a copy of which shall be placed on file in the office of the secretary of the Agency as Document No. D-\_\_\_\_\_04338.
- 7. 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-2009-22

MMS#6341

Comp. R-2009-269

RA-2009-20

RA-2009-21

	on was passed by the Redevelopment Agency of the 2 8 2008
	REDEVELOPMENT AGENCY
	By Jeannette Santos, Deputy Secretary
Approved: 13-06 (date)	JERRY SANDERS, Executive Director
Vetoed:(date)	JERRY SANDERS, Executive Director

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Agency Members	Yeas	Nays	Not Present	Ineligible	•
Scott Peters	<b>4</b> ,				
Kevin Faulconer	Z				
Toni Atkins	V				
Anthony Young					
Brian Maienschein	Z				
Donna Frye	₫.				
Jim Madaffer	<b>V</b>				
Ben Hueso					
te of final passage <u>NOV 1</u>	3 2008				
			JERRY SAN		
THENTICATED BY:		Executive Dir	ector of The City o	f San Diego, Cal	lifornia.
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