

**MINUTES OF A REGULAR MEETING**  
**OF THE LONG BEACH HOUSING DEVELOPMENT COMPANY**  
**PROGRAMS COMMITTEE**

Thursday, November 5, 2009

A regular meeting of The Long Beach Housing Development Company (LBHDC) Programs Committee was held on Thursday, November 5, 2009 at 1:30 p.m. in the Conference Room of the City of Long Beach Neighborhood Services Bureau Office located at 444 West Ocean Boulevard, Suite 1700.

**CALL THE MEETING TO ORDER:** Michael McCarthy called the meeting to order.

**MEMBERS PRESENT:** Michael McCarthy  
Patrice Wong  
Anna Ulaszewski

**MEMBER ABSENT:** Kristie Kinney Pabst

**OTHERS PRESENT:** Angela Reynolds, Manager, Neighborhood Services Bureau;  
Robin Grainger, Housing Rehabilitation Services Officer;  
Christy Valley, Rehabilitation Counselor; Marie Phuc Nguyen,  
Rehabilitation Counselor; Susana Paternoster, Rehabilitation  
Counselor; and Fernando Ponce, Rehabilitation Inspector.

**APPROVAL OF MINUTES:** Patrice Wong moved to approve the minutes of the September 3, 2009 meeting. Anna Ulaszewski seconded the motion. The motion passed.

**NEW BUSINESS**

Programs Committee members held an election of the New Chair and Vice Chair. Michael McCarthy was elected Chairman and Anna Ulaszewski was elected Vice Chair.

**OPEN SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.9  
REGARDING THE FOLLOWING LOAN APPLICATIONS:**

1. PRESENTATION OF SINGLE FAMILY LOW-INCOME HOMEOWNERSHIP  
REHABILITATION PROGRAM LOANS

- a. GARDNER, LOREN DAVID – 1060 N. MINERVA PARK – Staff submitted this loan application with a recommendation for approval. Mr. Gardner is 40 years

AGENDA ITEM NO. 8 B(1)

old and employed. Property was built in 1922 and has an improved living area of 766 square feet with 2 bedrooms and 1 bathroom. Mr. Gardner's annual income total is \$32,746.74. Combined Loan to Value Ratio is 74.39%. Applicant is requesting a \$26,000 loan to replace wall heater with a 2 ton forced air heating unit; remove and replace 10'x10'x3" patio slab and lattice covering; replace 6 windows; contractor to provide chemical treatment and recommended repairs, and correct other existing deficiencies. Anna Ulaszewski moved to approve the loan. Patrice Wong seconded the motion, providing Staff ensures that the Combined Loan to Value Ratio does not exceed 74.39%, once a review of the additional requirements (if any) for Minerva Park Historic area has been performed. The motion passed.

- b. MORIARTY, MICHAEL J. – 1209 LEIGH COURT – Staff submitted this loan application with a recommendation for approval. Mr. Moriarty is a 77-year old single applicant who receives income from pension and social security benefits. Property was built in 1922 and has an improved living area of 564 square feet with 1 bedroom and 1 bathroom. Mr. Moriarty owns the property free and clear. His annual income total is \$25,109.71. Combined Loan to Value Ratio is 46.15%. Applicant is requesting a \$60,000 loan to reinforce foundation by adding foundation blocks, girders, and pier posts; install seismic bolts to sill plate and foundation; repair drywall throughout interior; remove all layers of flat roof and repair all damage to parapet walls including collapsed corner where scupper is located; replace all electrical switches and receptacles; contractor to provide chemical treatment and recommended repairs, and correct other existing deficiencies. Anna Ulaszewski moved to approve the loan. Patrice Wong seconded the motion. The motion passed.
- c. PAGE, KELLY AND LAURA – 8295 E. ELLERFORD STREET – Staff submitted this loan application with a recommendation for approval. Mr. Page is 52 years old and self-employed. Mrs. Page is 53 years old and unemployed. Household annual income total is \$52,978. Property was built in 1963 and has an improved living area of 1,492 square feet with 4 bedrooms and 2 bathrooms. Combined Loan to Value Ratio is 64.91%. Applicant is requesting a \$46,460 loan to prepare exterior surfaces using Lead Safe Work Practices; apply primer/paint on all exterior surfaces; replace all galvanized plumbing with copper to city main; replace 9 windows; replace standard size sliders; replace vinyl in kitchen and 2 bathrooms; replace prefabricated tub/shower enclosure in full bathroom; replace shower stall with prefabricated unit in ¾ bathroom; install

shower door and faucet, and correct other existing deficiencies. Anna Ulaszewski moved to approve the loan. Patrice Wong seconded the motion. The motion passed.

- d. RIDEAUX, LOIS J. – 1361 W. TAPER STREET – Staff submitted this loan application with a recommendation for approval. Ms. Rideaux is a 60-year old widow and retired. Ms. Rideaux's annual income total from pension and social security benefits is \$38,872. Property was built in 1944 and has an improved living area of 1,970 square feet with 4 bedrooms and 3 bathrooms. Combined Loan to Value Ratio is 19.08%. Applicant is requesting a \$35,000 loan to remove and replace front deteriorated kitchen cabinets (24' of base & 24' of wall); remove and replace deteriorated ceramic tile kitchen counter top; remove and replace existing deteriorated kitchen ceramic tile flooring; remove and replace deteriorated kitchen garbage disposal, and correct other existing deficiencies. Anna Ulaszewski moved to submit the loan to the full board for consideration. Patrice Wong seconded the motion. The motion passed.
- e. ROBINSON, MARTIN CORNELIUS – 3416 E. RANSOM STREET – Staff submitted this loan application with a recommendation for approval. Mr. Robinson is 49 years old and disabled. Household annual income total from social security benefits is \$16,884. Property was built in 1924 and has an improved living area of 874 square feet with 2 bedrooms and 1 bathroom. Combined Loan to Value Ratio is 47.92%. Mr. Robinson is requesting a \$35,000 loan to replace the floor furnace; replace 18 windows; prepare all exterior surfaces of house and garage using Lead Safe Work Practices; install approximately 90 linear feet of 6' dog-ear fence with 1 gate, and correct other existing deficiencies. Anna Ulaszewski moved to approve the loan. Patrice Wong seconded the motion. The motion passed.
- f. SABATER, DENNIS & ANNALIZA – 5814 E. GOSSAMER STREET – Staff submitted this loan application with a recommendation for approval. Mr. Sabater is 48 years old and employed. Mrs. Sabater is 42 years old and is not employed. Household annual income total is \$57,848.48. Property was built in 1949 and has an improved living area of 1492 square feet with 4 bedrooms and 3 bathrooms. Combined Loan to Value Ratio is 85%. Applicants are requesting a \$30,449 loan to remove and replace deteriorated kitchen wall and base cabinets; patch damaged stucco on front side of building and clean, primer, and paint all exterior walls; re-roof over existing with a new 30-year

dimensional shingle roof on the house and garage; remove and replace 9 deteriorated windows, and correct other existing deficiencies. Anna Ulaszewski moved to approve the loan. Patrice Wong seconded the motion. The motion passed.

- g. SALZER, HENRY F. AND LOZANO, MONICA – 1915 E. 6TH STREET – Staff submitted this loan application with a recommendation for approval. Mr. Salzer is 47 years old and self-employed. Ms. Lozano is 46 years old and employed. Household annual income total is \$48,668.88. Property was built in 1920 and has an improved living area of 1,348 square feet with 4 bedrooms and 2-1/2 bathrooms. Combined Loan to Value Ratio is 38.07%. Applicants are requesting a \$35,000 loan to remove deteriorated one car garage and replace with 2 car garage; clean primer and paint all exterior surface on house and garage; contractor to provide chemical treatment and recommended repairs for termite, extermination and completion certificate; remove and replace 7 deteriorated windows; remove and replace deteriorated bathtub, and install shower door in bathroom 2; install hardwood floor in rear to match existing oak hardwood flooring throughout in bedrooms 3 and 4, and correct other existing deficiencies. Anna Ulaszewski moved to approve the loan. Patrice Wong seconded the motion. The motion passed.
- h. FIAVAAI SCHIRMER – 6377 CALIFORNIA – Staff submitted this loan application with a recommendation for approval. Ms. Schirmer is a 60-year old widow and unemployed, but receives her late husband's pension. Property was built in 1947 and has an improved living area of 2,087 square feet with 4 bedrooms and 2 bathrooms. Ms. Schirmer's annual income total is \$35,178.43. Combined Loan to Value Ratio is 79.07%. Applicant is requesting a \$60,000 loan to remove all layers of roofing on 5/12 pitch house and garage and replace with a 30-year composite shingle roof; replace clay waste from each connection under house to city main; repair all existing concrete damaged by trenching; replace deteriorated aluminum patio; replace carpet and pad as existing except the master bedroom; replace shower pan and tile surround in shower of bathroom 1 and 4' high around tub area in bathroom 2; contractor to provide local chemical treatment and clearance by certified pest control company, and correct other existing deficiencies. Anna Ulaszewski moved to approve the loan. Patrice Wong seconded the motion. The motion passed.

- i. WRIGHT, MADALON – 222 W. FUEGO STREET – Staff submitted this loan application with a recommendation for approval. Ms. Wright is a 56-year old single woman, who is not employed and is disabled. Ms. Wright lives with her mother who receives social security benefits. Household annual income total is \$47,617.76. Combined Loan to Value Ratio is 82.30%. Property was built in 1948 and has an improved living area of 896 square feet with 2 bedrooms and 1 bathroom. Applicant is requesting a \$27,638 loan to construct a bedroom and  $\frac{3}{4}$  bathroom (180 sq. ft.) to existing; remove approximately 11 linear feet of existing wall in bedroom 1 and extend out 3' to create new closet area between bedroom 2 and new bedroom, and correct other existing deficiencies. Anna Ulaszewski moved to approve the loan. Patrice Wong seconded the motion. The motion passed.
2. PRESENTATION OF MOBILE HOMEOWNERSHIP REHABILITATION PROGRAM LOANS
  - a. DAVIS, FLORITA AND FLORA – 924 PARADISE LANE – Staff submitted this rehabilitation loan application with a recommendation for approval. Applicants are mother and daughter. Ms. Florita Davis is 46 years old and is employed. Ms. Flora Davis is 62 years old and disabled. Household annual income total from employment and social security benefits is \$62,022. The mobile home is a doublewide unit with 3 bedrooms and 2 bathrooms with a living area of 960 square feet. The mobile home is owned free and clear. Applicants are requesting a rehabilitation loan in the amount of \$15,000 to remove and replace deteriorated carpeting in living room, hall, and all bedrooms; repair, clean, primer and paint kitchen cabinets and replace hardware and Formica counter top; clean, prime, and paint carport side of exterior wall to match existing; remove and replace deteriorated kitchen garbage disposal, faucet, dishwasher and range hood, and correct other existing deficiencies. Anna Ulaszewski moved to approve the loan. Patrice Wong seconded the motion. The motion passed.
  - b. LAKE, JOHN AND STACY – 6247 E. MARINA VIEW DRIVE – Staff submitted this rehabilitation loan application with a recommendation for approval. Applicants are husband and wife. Mr. Lake is 58 years old and is receiving disability benefits. Mrs. Lake is 52 years old and not employed. Household annual income total is \$45,882.92. The mobile home is a doublewide unit with 2 bedrooms and 2 bathrooms with a living area of 1,248 square feet. Applicants are requesting a rehabilitation loan in the amount of \$15,000 to

remove and replace a deteriorated roof; remove and replace termite damaged front decking; remove and replace 40-gallon water heater; remove and replace dishwasher and slide-in stove, and correct other existing deficiencies. Anna Ulaszewski moved to approve the loan. Patrice Wong seconded the motion. The motion passed.

- c. RIVERA, MARIA O. – Staff submitted this rehabilitation loan application with a recommendation for approval. Ms. Rivera is a 42-year old employed, single woman. Household annual income total is \$32,113.65. The mobile home is a doublewide unit with 2 bedrooms and 2 bathrooms with a living area of 1,344 square feet. Ms. Rivera is requesting a rehabilitation loan in the amount of \$15,000 to replace water damaged sub-floor in the entire coach; remove and replace deteriorated bathtub in the master bedroom and install fiberglass tub/shower enclosure, toilet, vanity, sink, faucet, and medicine cabinet; remove and replace deteriorated bathtub in the guest bathroom and install fiberglass tub/shower enclosure, vanity, sink, faucet, medicine cabinet, and re-install toilet, and correct other existing deficiencies. Patrice Wong moved to approve the loan. Anna Ulaszewski seconded the motion. The motion passed.

### 3. PRESENTATION OF CHANGE ORDERS

- a. BRANT, STEPHEN – 1509 POINSETTIA - Staff submitted this change order in the amount of \$6,065 with a recommendation for approval. Change order items include repair of wood framing in the kitchen area due to extensive termite and water damage; replace unforeseen substandard electrical wiring in the kitchen, den and dining area. Approval of the change order amount will cause the loan amount exceed the maximum limit loan of \$60,000. Anna Ulaszewski moved to submit the change order to the full board for review and approval. Patrice Wong seconded the motion. The motion passed.
- b. DALBEY, ROMALEE – 547 DAYMAN STREET - Staff submitted this change order in the amount of \$71,620 with a recommendation for approval. Change order items include building a 240 linear feet block wall along the east and west side of building, 50 feet of street facing combination wrought iron block wall, and replacement of approximately 130 feet of deteriorated sewer line. Anna Ulaszewski moved to approve the loan. Patrice Wong seconded the motion.

Anna Ulaszewski made two subsequent motions:

- 1) Present to the full LBHDC board a recommendation to defer repayment of the loan, as an exception to current Multi-family Program guidelines, until conclusion of the HUD required 15-year affordability period, and
- 2) Request staff to research, investigate and report to the Board possible changes to Program guideline relating to repayment deferral of all future multi-family loans until conclusion of HUD required affordability period. Patrice Wong seconded both motions. Both motions passed.

**PUBLIC PARTICIPATION:** No public participation.

**ADJOURNMENT:** The meeting was adjourned at 3:00 p.m.

**NEXT MEETING**

**Thursday, December 3, 2009**

**1:30 p.m. – 3:00 p.m.**

**444 West Ocean Boulevard, Suite 1700  
Long Beach, CA 90802  
Conference Room**