From: SDHC Website
To: SDHCdocketinfo

Subject: SDHC Board of Commissioners Agenda Comment Form - New submission from

Date: Monday, August 15, 2022 1:01:41 PM

Your Name

Seana Erevia

Email

Street Address

Homeless mailing

City

San Diego

State

Ca

Zip Code

92105

Area Code/Telephone Number

Agenda Item Number

Nonagenda

Meeting Date

08/19/2022

Comments

I am a single mother, my 6 year old sons disability prevents me from working as he requires 24 hour protective supervision. I have been on the section 8 waiting list for over 6 years. I have been homeless with my son for over a year. Assistance is offered for disabled head of household not if the chid is disabled. Assistance is offered for homeless if you go to a shelter, a shelter is not a conducive environment for my sons development. Assistance is offered to families receiving EBT or welfare to work, my son receives SSDI which disqualifies us for EBT and Calworks. How is it there are no programs available to help parents with disabled children with affordable housing. Why are disabled children not recognized as priority for needing stable housing. Why are these children and their families slipping through the cracks, missed by all your agencies and councils? Your programs look good on paper but they are not reality. Those programs all have 3 to 10 year wait. I challenge anyone to navigate housing assistance utilizing your website and information and receive any services. Not possible, yet to the community it looks and appears that all these services are available and provided.

From: **SDHC Website SDHCdocketinfo** To:

Subject: SDHC Board of Commissioners Agenda Comment Form - New submission from

Date: Thursday, August 18, 2022 2:45:39 PM

Your Name

Alexandra Sasha Doppelt

Email

City

San Diego

State

CA

Zip Code

92037

Agenda Item Number

Non-Agenda Public Comment

Meeting Date

08/19/2022

Comments

Hello Commissioners.

I am writing to ask for your help in case I don't feel well enough to call in, because I am currently undergoing chemotherapy for breast cancer. I am having an issue with the Housing Commission that will result in me losing my home at a huge penalty. I have done my best to ask for other less severe options, and SDHC has said no. They made an approximately \$56,000 calculation error that would have resulted in a short sale and damage to my credit. We are human, so I understand mistakes happen. I am asking for some flexibility and understanding in the catastrophic life circumstances that lead to the issue, and to my mistake. In the past year, my mother, aunt, and myself were all diagnosed with breast cancer, and my father is suffering from dementia. It has been the hardest time I've ever experienced. I am going to submit an attachment to my comment with more information about the situation. Thank you very much.

From: Sasha Doppelt
To: SDHCdocketinfo

Subject: Attachment to Non-Agenda Public Comment for 8/19/22 Commissioners Meeting

Date: Thursday, August 18, 2022 2:50:47 PM

External email. Use caution when opening attachments or links from unknown senders.

Hello, this is an Attachment to Non-Agenda Public Comment I just submitted for the 8/19/22 Commissioners Meeting. Thank you for sending it to the Commissioners.

Hello Commissioners,

I am writing to ask for your help with a time-sensitive issue I am having with the San Diego Housing Commission (SDHC). I find myself in the devastating position of having been diagnosed with breast cancer earlier this year, and the SDHC is forcing a sale of my condo with a \$132,441.50 penalty. The penalty was originally much higher because they had made an approximately \$56,000 over calculation error. Not only will it be catastrophic to lose my home, I will also lose most of my down payment, and all of the appreciation. I am currently going through chemotherapy, with an upcoming surgery, plus other life changing treatments.

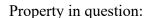
I have tried to resolve the problem with the SDHC, but unfortunately as an institution, they do not care about the circumstances that lead to the issue. I believe there might be some contractual issues as well with their actions.

I am deeply hoping that as a member of the SDHC Board of the Commissioners, you are willing to review the issue, and help me work with the SDHC to keep my home. I have done my best, but I am not in the best health because of the breast cancer. I need someone to care enough to say, "Hey, this isn't right, what other options can we offer here besides forcing a sale at a huge loss."

I have included after this letter a more detailed description of the issue, and the main points.

Thank you for any help you are able to offer,

Alexandra "Sasha" Doppelt



Description of issue

I bought a condo in 2013 through the San Diego Housing Commission First Time Affordable Homebuyer Program. One of the rules of the program is that the condo has to be owner occupied, and cannot be rented out. I lived in the condo and followed all of the rules of the program for 8 years, from 2013-2021.

In 2021, I started experiencing a catastrophic series of life events. My mother was diagnosed with breast cancer and went through surgery, chemo, and radiation. She was the primary caregiver for my father, who has worsening dementia. My aunt was also diagnosed with breast cancer soon after. We don't have any other family in the area, so I needed to temporarily move closer to my family to help, and rent out my condo to be able to afford paying rent in another place.

I realize now that what I should have done was contact the SDHC to notify them of my situation. I was concerned they would tell me I had to sell my condo if I needed to move out. This was a temporary situation, and I didn't want to have to choose between being able to help my family and selling my home.

I got my mom through treatment, and then earlier this year, I was diagnosed with breast cancer. I am in the beginning of treatment. It's been a devastating two years for my family, and me personally.

The Housing Commission did find out that I had temporarily moved and was renting out my condo. They are forcing a sale with a \$132,441.50 penalty. They also initially made a mistake on their calculations of the penalty, and added an additional approx. \$56,000 to the total. They have admitted the mistake and sent a new letter. Even with their correction, this is devastating for me financially. I have medical insurance, but I am still paying thousands of dollars out of

pocket for my treatment. I have not been able to work due to my breast cancer. I cannot afford to lose my home. The Housing Commission is unwilling to consider the catastrophic series of events that lead to the default.

In addition, the contracts I signed when buying the place say that the SDHC should give me a chance to fix the default before taking action. They have not done this. They say that this default is "incurable." The contracts do not say that some defaults are incurable, which is important information considering what's at stake. The contracts also say that housing commission has other options rather than a forced sale, such as requiring me to live in the unit, which I would happily do.

Now that my mom is better and can take care of my dad, I am ready and eager to move back into my condo and cure the default. That is my preferred solution to this issue. The SDHC has said no.

I can provide any more information or documentation to you that would help. Thank you very much. I have listed my main points on the next page.

Main Points

- I lived in the condo and followed all the rules for 8 years, from 2013-2021
- The move out and rental of my condo was always intended to be temporary, due to devastating life circumstances.
- The contracts I signed with the SDHC state that upon a default, the SDHC will notify me of the default and how to fix it before proceeding with a forced sale. The SDHC has not done this. They say that the default is incurable. I do not see anywhere in the contracts that state that some defaults are incurable.
- The SDHC made an approximately \$56,000 calculation error in their original Notice of Default and Payoff Statements. It is only by a fluke that I caught this mistake at the last minute before listing the property. Their mistake would have resulted in a short sale, and damage to my credit. They have corrected the mistake, but are still proceeding with the forced sale as before. If they are allowed to make such a huge mistake, where is the flexibility for my devastating life circumstances and subsequent mistake that lead to this issue?
- In light of all of this, I am asking that I be allowed to cure the default by moving back into the condo. I am willing to pay penalties to amend for my mistake if necessary.

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Thank you and best regards,

Sasha Doppelt cell: