



Fiscal Year 2023-24
Draft Annual Action Plan
Carlsbad, CA

Prepared By:
Housing Services Division
City of Carlsbad
1200 Carlsbad Village Drive
Carlsbad, CA 92008

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

As an entitlement jurisdiction under the U.S. Department of Housing and Urban Development (HUD), the City of Carlsbad (“City”) receives federal funds in proportion to its population size, concentration of poverty, and other socioeconomic and demographic data. To receive such funds, the City of Carlsbad must submit a Consolidated Plan every five years to HUD and an Annual Action Plan each year. The Annual Action Plan document is the city’s plan to carry out the expenditure of funds as approved by the City Council. This year the Annual Action Plan covers the Fiscal Year (FY) 2023-2024.

2. Summarize the objectives and outcomes identified in the Plan

HUD’s Office of Community Planning and Development maintains the following approaches to developing viable communities: (1) providing decent housing; (2) providing a suitable living environment; and (3) expanding economic opportunity. The city established the following priorities for the 2020-2025 Consolidated Plan period to achieve HUD’s vision:

- Priority 1: Increase and preserve affordable housing opportunities for low-and-moderate income households.
- Priority 2: Prevent and reduce homelessness.
- Priority 3: Strengthen support services for residents with special needs.
- Priority 4: Improve and provide facilities to serve lower income persons.
- Priority 5: Provide fair housing services to residents.
- Priority 6: Plan and administer the CDBG program.

These priorities represent the diverse needs of the city which emerged through the Consolidated Plan community engagement and development process. This process includes qualitative and quantitative data gathered through citizen participation, market analysis, and assessment of needs. As a result, affordable housing was identified as the top priority of residents who participated in the Community Needs Survey and was echoed by individuals who participated in the community meetings. Carlsbad is one of the least affordable cities in North County San Diego; the identification of affordable housing as a top priority by residents reflects this lived reality. Homelessness in the city is directly related to the high cost and lack of housing available thus preventing and reducing homelessness is a top priority as well. Affordable housing and serving the homeless population continue to be the top priorities that the city continues to work on. The goals identified above address the uses of CDBG funds in Carlsbad and will be leveraged by other funding sources.

3. Evaluation of past performance

The city has successfully implemented housing, homelessness, and public facilities activities in the previous Action Plan cycle, impacting the lives of thousands of LMI residents. It is anticipated the city and its partners will continue to have an impact on residents through collaborative efforts. The following represent some of the achievements in the previous Action Plan:

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- Acquisition of two affordable housing units anticipated to serve two LMI households
- Approximately 145 Carlsbad residents served through fair housing services
- Approximately 70 Carlsbad residents served through the homeless overnight shelter
- Approximately 1,044 Carlsbad residents served through homelessness prevention public services
- Partnered with approximately 4 community partners to provide funding

Full program outcomes are reported on an annual basis through Consolidated Annual Performance Evaluation Reports (CAPERs). These reports are provided to the general public for public comment and posted on the city's website for public access.

4. Summary of Citizen Participation Process and consultation process

The city's community participation process was informed by the Citizens Participation Plan (CPP), which guides the implementation of a community engagement process and notification of community meetings and public hearings. To facilitate as much community participation as possible, the city held one CDBG Advisory Committee meeting, one public hearing (one more planned in May 2023), and consulted with various organizational stakeholders including community planners, businesses, community advocates, and other city departments.

5. Summary of public comments

Across all events the general public was invited to speak and participate on the Annual Action Plan and no comments were received.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments or views would have been accepted and responded to.

7. Summary

The city's Action Plan sets forth the actions, activities, and funding levels for the program period of 2023-2024 and satisfies the statutory requirements for receiving CDBG funds.

More than merely meeting requirements, however, the city is committed to providing every opportunity for residents and stakeholders in Carlsbad to participate in the Action Plan process and expanding opportunities for its LMI populations to thrive. This Action Plan and the associated community engagement process are indicative of that commitment.

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	CARLSBAD	Housing & Homeless Services Department

Table 1 – Responsible Agencies

Narrative

The City of Carlsbad, Housing & Homeless Services Department is the lead agency responsible for the preparation and administration of the Consolidated Plan, corresponding Annual Action Plans and Consolidated Annual Evaluation Reports and the CDBG program. The County of San Diego is lead agency for HOME Investment Partnership funding, which the city utilizes as a member of the County’s HOME Consortium.

Consolidated Plan Public Contact Information

Nicole Piano-Jones
Program Manager
City of Carlsbad
1200 Carlsbad Village Drive
Carlsbad, CA 98008
(442) 339-2191
Nicole.pianojones@carlsbadca.gov

AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Carlsbad has long communicated and collaborates with many governmental and nongovernmental agencies in the region to address the needs of the city's LMI population. The city's formalized collaborative efforts include:

- Member of the County of San Diego's HOME Consortium
- Supporter of Alliance for Regional Solutions, North County San Diego's collaborative network of homelessness service providers
- Participant in the Community Development Block Grant Administrators meetings
- Member of the San Diego Regional Alliance for Fair Housing (SDRAFFH)
- Staff works closely with the County of San Diego Health and Human Services Agency as well as nonprofit health and mental health providers

Other nongovernmental agencies the city works closely with include but are not limited to: Interfaith Community Services, Women's Resource Center, Brother Benno, Community Resource Center, and Meals on Wheels. The city encourages agencies to work together to leverage resources and prevent duplication of services for the betterment of the people being served.

The city's CDBG program also consults with the Housing Commission and CDBG Citizens Advisory Committee to inform and enhance the coordination of projects/activities, approaches, and strategies of the CDBG program. The city is committed towards working with additional and new stakeholders to improve efficiencies, discuss new approaches, and build more partnerships.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City of Carlsbad serves as the city's public housing agency whereby the Section 8 Rental Assistance Program is implemented and administered daily. The city actively participates in a variety of coalitions made up of affordable housing and community development coordinators from all 18 incorporated cities and various nonprofit organizations in the San Diego region. These strong partnerships result in coordination of activities, sharing of information, and jointer operation of specific HUD programs. These coalitions include: CDBG Coordinators Group; County of San Diego HOME Consortium; Regional Continuum of Care Council; California Finance Officers' Group; California Association of Housing Authorities; National Association of Housing Redevelopment Officials; Housing Authorities within the County of San Diego; participating cities in the First-Time Homebuyer Program; and notably, the city engages and contributes as a member of the San Diego Regional Alliance for Fair Housing (www.sdfairhousing.org). Also included is the San Diego Housing Federation, made up of affordable housing organizations and lenders that sponsor programs and activities in partnership with the County of San Diego and cities in the region.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Carlsbad is an active member of the San Diego Regional Continuum of Care Council (RCCC) which is a large cooperative community group consisting of representatives of the 18 cities within the County of San Diego, nonprofit homeless providers and other interested parties. The RCCC regularly meets to identify gaps in homeless services, establish funding priorities, and to pursue an overall systemic approach to addressing homelessness. The RCCC makes recommendations for allocation of funds available under the Emergency Shelter Grants (ESG) program. The representatives seek ways to improve collaboration and share scarce resources. The consensus approach from service providers is to emphasize prevention of homelessness first, then transitional housing and support services for individuals and families, and finally support for chronically homeless individuals.

Facilities in proximity to Carlsbad serving this population include the Brother Benno Foundation providing transitional housing for men in recovery from substance abuse, the Women’s Resource Center which provides emergency safe shelter for victims of domestic violence, Catholic Charities’ La Posada de Guadalupe men’s shelter which targets homeless men, Community Resource Center which provides emergency safe shelter for victims of domestic violence, and Casa de Amparo which provides targeted support for children and youth who have been removed from their homes by Child Protective Services.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction’s area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City of Carlsbad does not receive ESG (Emergency Shelter Grant) funds from HUD. The Regional Continuum of Care Consortium (RCCC) coordinates efforts to address homeless in the San Diego region and is the HUD designated Continuum of Care (CoC) for the region. The RCCC manages the application for, receipt and distribution of federal and other grant funds.

The Regional Task Force on the Homeless (RTFH) was selected by the RCCC to manage the region’s homeless management information system (HMIS). This system coordinates the region’s AHAR efforts and is working to combine data from multiple consortium area systems into one data warehouse. The HMIS produces quarterly and annual reports that assist in monitoring key indicators to assess needs and progress on strategic goals pertaining to homelessness. In 2010, a Data Advisory Committee was created to provide community-based oversight, system evaluation, and comprehensive HMIS planning.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	CDBG Advisory Committee
	Agency/Group/Organization Type	Civic Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Community Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	This advisory group comprised of civic leaders was asked to take the needs of the community into consideration and think about how the needs could be served with the funding that is available. Participation from this advisory group provided staff with insight into the needs of the city and where there additional improvement should be focused on. Staff met with the advisory group on three different occasions and invited the general public to participate in the discussion.
2	Agency/Group/Organization	City of Carlsbad
	Agency/Group/Organization Type	Other government - Local Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City staff with specialties in affordable housing and homeless services were consulted to ensure that programs and activities align with the community needs.
3	Agency/Group/Organization	Carlsbad Housing Agency
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Carlsbad Housing Authority was consulted to ensure enhanced coordinated with services and potential collaboration.

Identify any Agency Types not consulted and provide rationale for not consulting

In addition to the agencies listed the city consulted with the CDBG local administrators group comprised of the other local jurisdiction in the San Diego County. The city also consulted with and outreached to past, present, and potential future local service providers to understand the challenges facing non-profits and the accomplishments from the past year to understand what can be done or should be done with CDBG assistance.

No agency or service was turned away for comments or participation.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Table 3 - Other local / regional / federal planning efforts

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Regional Continuum of Care	The city's homeless needs are addressed by the CoC strategy.
Ten Year Plan to End Homelessness	Regional Continuum of Care	The city's homeless needs are addressed by the Ten-Year Plan to End Homelessness.
City of Carlsbad Housing Element	City of Carlsbad	Aligns with the strategic plan goal of continuing to create affordable housing units.
City of Carlsbad General Plan	City of Carlsbad	Aligns with the strategic plan goal of improving the quality of life for the city's low- and moderate-income community.

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AP-12 Participation - 91.401, 91.105, 91.200(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

Citizen participation is one of the most important components of the Action Plan process. To solicit public input during the development of this Action Plan, the City of Carlsbad held one CDBG Advisory Committee meeting for residents, local housing and services providers, as well as community stakeholders.

The first public hearing before the City Council was also held on January 10, 2023, to approve the funding plan and reaffirm the Consolidated Plan Priorities. The second and final public hearing for the approval of the FY 2023-24 program year will be held on May 9, 2023.

A public notice for the Jan. 10, 2023, public hearing was published on Dec. 9, 2022. The public notice for the Mar. 30, 2023, CDBG advisory committee meeting was published on Mar. 24, 2023. The last public notice was published on Apr. 7, 2023, for the final public hearing for the adoption of the Annual Action Plan on May 9, 2023.

Citizen Participation Outreach

Table 4 – Citizen Participation Outreach

Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons
Public Meeting	Non-Targeted/ Broad Community	Public service providers were in attendance and spoke. No members from the general public spoke.	All comments were received.	All comments were received.
Public Hearing	Non-Targeted/ Broad Community	The general public was invited to listen and participate. Although many residents attended the public hearings no members provided comments.	No comments received.	No comments were received.
News Paper Ad	Non-Targeted/ Broad Community	n/a	No comments were received from public notices published on Dec. 9, 2022, Mar. 24, 2023, and Apr. 7, 2023.	Attachment 2 contains Citizen participation materials.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

A number of housing and community development resources are currently available in the city. They include:

- Community Development Block Grant (CDBG) funds
- Community Development Block Grant Coronavirus federal funds (CDBG-CV)
- General funds
- HUD Section 108
- HUD Housing Choice Voucher Program (through the Carlsbad Housing Authority)
- State Housing and Community Development (HCD) housing funds
- State transportation funds
- Carlsbad Affordable Housing Trust Fund
- American Rescue Plan

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation:	Program Income:	Prior Year Resources:	Total:		
CDBG	public - federal	Admin/ Planning Public Improv. Public Services Acquisition	\$545,490	\$519,000	\$0	\$1,064,490	\$545,490	If the city continues to receive approx. \$500,000 CDBG funds annually, approx. \$2,500,000 will be available for the 5-year Con Plan period not including program income. FY 2020 award \$536,522 FY 2021 award \$527,154 FY 2022 award \$501,113 FY 2023 award \$545,490

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

While CDBG program does not require matching funds, CDBG funds offer excellent opportunities to leverage private, local, state, and other federal funds to allow for the provision of public service activities. For example, many state housing programs have scoring criteria that reward applicants who have matching funds. In the past, Carlsbad has been extremely successful in garnering matching infrastructure and transportation funds, and it will continue to seek such opportunities in the future. The city is currently looking at HCD's Permanent Local Housing Allocation funding and how CDBG can be leveraged with the PHLA program.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

As the housing crisis has worsened in California, utilizing publicly owned land for affordable housing development has become an increasingly popular policy solution. In recent years the State of California has taken several actions to make state and local lands available for affordable housing development, including:

- An executive order to make excess state land available for affordable housing (Executive Order N-06-19)
- Connecting affordable housing developers to local surplus land and strengthening enforcement of the Surplus Lands Act (AB 1486, Ting, 2019)
- Requiring cities and counties to inventory and report surplus and excess local public lands to include in a statewide inventory (AB 1255, Robert Rivas, 2019)

For its part, the city regularly reviews its real estate portfolio and assesses if properties are being put to best use. The city's recently adopted General Plan Housing Element includes a program to evaluate and re-designate city-owned sites appropriate for residential use to address the housing needs of lower and moderate-income residents over the next eight years.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Table 6 – Goals Summary

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome
High Priority	Increase & preserve affordable housing	2023	2024	Affordable Housing	Citywide benefit	Increase Affordable Housing	CDBG: Attachment 1 for funding options	Households
High Priority	Prevent & reduce homelessness	2023	2024	Homeless Services	Citywide benefit	Prevent & Reduce Homelessness	CDBG: Attachment 1 for funding options	Persons
Medium Priority	Supportive Services for LMI & Special Needs	2023	2024	Non-Homeless Special Needs	Citywide benefit	Social Services LMI & Special Needs	CDBG: Attachment 1 for funding options	Persons
Medium Priority	Improve Facilities	2023	2024	Non-Housing Community Development	Citywide benefit	Public Improvements	CDBG: Attachment 1 for funding options	Persons
Medium Priority	Provide Fair Housing	2023	2024	Non-Housing Community Development	Citywide benefit	Fair Housing	CDBG: Attachment 1 for funding options	Persons
Low Priority	Program Administration	2023	2024	N/A	Citywide benefit	N/A	CDBG: Attachment 1 for funding options	N/A

Goal Descriptions

1	Goal Name	Increase and preserve affordable housing
	Goal Description	Increase and preserve affordable housing opportunities for low-and-moderate income households
2	Goal Name	Prevent and reduce homelessness
	Goal Description	Prevent and reduce homelessness
3	Goal Name	Supportive Services for LMI and Special Needs
	Goal Description	Strengthen support services for the residents with special needs
4	Goal Name	Improve Facilities
	Goal Description	Improve and provide facilities to serve lower income persons
5	Goal Name	Provide Fair Housing
	Goal Description	Provide fair housing services to residents

AP-35 Projects - 91.420, 91.220(d)

Introduction

For FY 2023-24, the City of Carlsbad will receive \$545,490 in CDBG funding. Based upon the expected closing dates for three affordable resale program units, staff anticipates that the City will receive approximately \$519,000 in program income.

PROGRAM INCOME & BACK-UP PROJECTS

Fund up to 15% of program income received during FY 2023-24 to recommended activities found in Attachment 1, fund up to 20% of program income during FY 2023-24 to approved CDBG funded administration and fair housing activities, and the remaining program income received during FY 2023-24 to approved CDBG funded affordable housing activities.

Back-up projects are projects having been identified as CDBG eligible, meeting at least one Consolidated Plan Priority, and intended to be ready-to-fund and complete in a short period of time. Back-up projects are only to be considered only if additional funding becomes available or if approved projects or programs are not proceeding in a timely fashion. For FY 2023-24, consider projects that would bring city facilities and infrastructure into compliance with the Americans with Disabilities Act as back-up projects.

Table 7 – Project Information

#	Project Name	FY 2023 CDBG Funding
1	Catholic Charities	See Attachment 1 for funding options
2	Interfaith Community Services	See Attachment 1 for funding options
3	Community Resource Center	See Attachment 1 for funding options
4	WRC	See Attachment 1 for funding options
5	Brother Benno	See Attachment 1 for funding options
6	Meals on Wheels	See Attachment 1 for funding options
7	Legal Aid Society of San Diego	See Attachment 1 for funding options
8	Center for Social Advocacy	See Attachment 1 for funding options
9	Carlsbad Housing Fund	See Attachment 1 for funding options
10	City Administration	See Attachment 1 for funding options
11	Back-up Projects – ADA Compliance	See narrative – funded amount TBD

Describe the reasons for allocation priorities and obstacles to addressing underserved needs

The City of Carlsbad is limited in its ability to meet all of the housing needs of lower income households. However, a sincere effort will be made to combine various city resources to meet as much of the top needs as financially feasible within the Action Plan time period, as well as the overall needs identified in the FY 2020-25 Consolidated Plan.

During this time the COVID-19 pandemic is moving towards an endemic, the CDBG subrecipients indicated that they continue to serve higher-risk populations. Those populations include persons experiencing homelessness, seniors over the age of 60, and persons with disabilities. The city's CDBG subrecipients are experiencing increased needs related to food insecurity, emergency financial assistance for housing, and short-term shelter. Within these needs, there has been an increase in case management required, crisis intervention, and helping clients navigate various systems to connect to benefits. Additionally, the city's fair housing services provider has seen an increase in requests for fair housing assistance due to confusion regarding the rights of tenants and homeowners with mortgages in relationship to the new eviction moratoriums.

AP-38 Project Summary
Project Summary Information

1	Project Name	Catholic Charities
	Target Area	Citywide benefit
	Goals Supported	Prevent and reduce homelessness.
	Needs Addressed	Prevent and Reduce Homelessness
	Funding	CDBG: See Attachment 1 for funding options
	Description	La Posada De Guadalupe is a 7-day, 24-hour alcohol- and drug-free facility in Carlsbad. The program is designed to provide services for homeless men in San Diego County. La Posada provides 50 emergency shelter beds for men and 50 farmworker beds. In the winter months La Posada increases its emergency shelter beds from 50 to 60 beds.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	90 individuals
	Location Description	2476 Impala Drive Carlsbad, CA 92010
	Planned Activities	FY 2023 CDBG funds will be spent on salaries/wages
2	Project Name	Interfaith Community Services
	Target Area	Citywide benefit
	Goals Supported	Prevent and reduce homelessness.
	Needs Addressed	Prevent and Reduce Homelessness
	Funding	CDBG: See Attachment 1 for funding options
	Description	Low-income Carlsbad residents will benefit from the supportive programs including emergency rental assistance, basic needs and employment assistance services.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	20 families for rental assistance, 200 individuals with basic needs and employment assistance
	Location Description	Carlsbad Service Center, 5731 Palmer Way Suite A, Carlsbad, CA 92010
Planned Activities	Rental assistance to prevent or immediately reverse homelessness, basic needs such as emergency food and hygiene kits and employment assistance.	
3	Project Name	WRC
	Target Area	Citywide benefit
	Goals Supported	Prevent and reduce homelessness.

	Needs Addressed	Prevent and reduce homelessness.
	Funding	CDBG: See Attachment 1 for funding options
	Description	WRC shelter offers a safe environment for survivors and their children to rest, recuperate, and plan next steps. Case managers work individually with clients, to assess their needs and guide them in receiving the resources and support necessary to rebuild and find accessible and affordable transitional or permanent housing
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	25 persons
	Location Description	1963 Apple Street, Oceanside, CA 92054
	Planned Activities	Funds will be used to provide direct program materials to clients such as food, hygiene products, linens, diapers, transportation.
4	Project Name	Brother Benno
	Target Area	citywide benefit
	Goals Supported	Prevent and reduce homelessness.
	Needs Addressed	Prevent and reduce homelessness.
	Funding	CDBG: See Attachment 1 for funding options
	Description	Brother Benno's serves the neediest in North County San Diego, including Carlsbad residents. The agency operates two shelters for women, a twelve-step residential recovery program-for men, and a hot meal and emergency food distribution program.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	40 individuals
	Location Description	3260 Production Avenue Oceanside, CA 92058
	Planned Activities	The proposed program will assist direct program costs and case management services
5	Project Name	City of Carlsbad, Carlsbad Housing Fund
	Target Area	Citywide benefit
	Goals Supported	Increase and preserve affordable housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: See Attachment 1 for funding options

	Description	The City of Carlsbad established a Housing Fund for the purpose of developing affordable housing for lower -income households and/or purchasing affordable and market-rate housing units to be resold to low-income households. Activities include purchasing existing affordable units as they become available, acquisition of vacant land or underutilized land for new development, other property acquisition for affordable housing purposes, including housing for the homeless, support existing rental units with rehabilitation efforts, and/or partnerships with an affordable housing developer for property acquisition for low-income affordable housing development.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	Households to be determined based on the housing activity described above.
	Location Description	Carlsbad, Citywide
	Planned Activities	Utilize funds to acquire existing affordable units or market rate condominiums to be resold to low-income households, acquire vacant or underutilized land for new development, support existing rental units with rehabilitation efforts, and/or partnerships with affordable housing developers for property acquisition for low-income affordable housing development.
6	Project Name	Program Administration
	Target Area	Citywide benefit
	Goals Supported	Increase & preserve affordable housing - Prevent & reduce homelessness. Supportive Services for LMI & Special Needs - Improve Facilities - Provide Fair Housing
	Needs Addressed	Planning and Administration
	Funding	CDBG: See Attachment 1 for funding options
	Description	The Housing Services Division administers the city's CDBG funded programs.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	citywide
	Location Description	citywide
	Planned Activities	admin, planning, record keeping, monitoring, financial tracking
7	Project Name	Legal Aid Society of San Diego
	Target Area	Citywide benefit
	Goals Supported	Provide Fair Housing
	Needs Addressed	Fair Housing

	Funding	CDBG: See Attachment 1 for funding options
	Description	LASSD will provide fair housing services to all Carlsbad residents. LASSD promotes housing opportunities for all persons regardless of race, religion, sex, family size, familial status, ancestry, national origin, color, or disability. LASSD will provide direct assistance to those in need in particular during the pandemic when residents are in need of advice and guidance on eviction moratoriums and recent changes to the law.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	146 persons
	Location Description	216 S. Tremont Street, Oceanside, CA 92054
	Planned Activities	Funds will be used to provide fair housing services for residents including advocacy, education, and mediation
8	Project Name	Community Resource Center
	Target Area	Citywide benefit
	Goals Supported	Prevent and reduce homelessness
	Needs Addressed	Prevent and reduce homelessness
	Funding	CDBG: See Attachment 1 for funding options
	Description	CRC's programs include a domestic violence emergency shelter, hotline and prevention/education outreach, a Therapeutic Children's Center, professional counseling, legal advocacy, food and nutrition distribution center, homelessness prevention and rental and housing assistance. CRC's programs are designed to assist participants to successfully navigate their paths of safety, stability & self-sufficiency.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	30 persons
	Location Description	1065 Carlsbad Village Drive
	Planned Activities	Homeless prevention through emergency rental assistance and wrap around services
9	Project Name	Meals on Wheels of Greater San Diego
	Target Area	Citywide benefit
	Goals Supported	Supportive Services for LMI and Special Needs
	Needs Addressed	Supportive Services for LMI and Special Needs
	Funding	CDBG: See Attachment 1 for funding options

	Description	Meals on Wheels is a meal delivery service for low income and homebound seniors. Meals on Wheels also provides wellness checks and referrals for other social services. Meals are provided on a sliding scale based on need and at discounted price
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	78 clients
	Location Description	930 Boardwalk # C, San Marcos, CA 92078
	Planned Activities	Food purchases and packaging expenses
10	Project Name	Fair Housing CSA San Diego County
	Target Area	Citywide benefit
	Goals Supported	Provide Fair Housing
	Needs Addressed	Fair Housing
	Funding	CDBG: See Attachment 1 for funding options
	Description	CSA San Diego County will provide fair housing services to all Carlsbad residents. CSA promotes housing opportunities for all persons regardless of race, religion, sex family size, familial status, ancestry, national origin, color, or disability. Via the telephone, CSA staff will provide direct assistance to those in need.
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	95 clients
	Location Description	327 Van Houten Ave, El Cajon CA 92020
	Planned Activities	Funds will be used to provide fair housing services for residents including advocacy, education, and mediation
11	Project Name	Back-up Project – ADA Compliance
	Target Area	Citywide benefit
	Goals Supported	Improve Facilities
	Needs Addressed	Public improvements
	Funding	CDBG: Back-up project only. To be funded in the event that funds become available through excess program income or other projects experience delay and/or cancel
	Description	Projects located city-wide that are shovel ready and bring the facility into compliance with Americans with Disabilities Act.
	Target Date	6/30/2024

Estimate the number and type of families that will benefit from the proposed activities	Based upon project(s) - to be determined
Location Description	City-wide
Planned Activities	Funds will be used to pay for curb-cuts, removal or barriers, and other items to bring public facilities and infrastructure into compliance with the Americans for Disability Act

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AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Through the city's inclusionary Housing program, the city intends to develop lower-income affordable housing units throughout Carlsbad, thereby reducing the impact of housing on any one area. City staff will be responsible for initiating or facilitating the development this housing through agreements with local for-profit and non-profit housing developers (including agreements to provide city assistance) and through managing/monitoring the affordability of these housing units in future years. City resources for the provision, construction, or improvements to public services or facilities to meet the community development needs will also be distributed throughout the city. Carlsbad will consider the allocation of resources to public service organizations located outside of the city limits in those instances where such public services provide adequate access to Carlsbad residents.

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

There are currently no targeted areas within the city where CDBG funds are focused towards. CDBG funds are targeted towards Carlsbad residents who are low-income meeting eligibility requirements of the program. Recipients of these federal funds reside throughout the city.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Priority Needs established in the FY 2020-2025 Five-Year Consolidated Plan, which form the basis for establishing objectives and outcomes in the FY 2023-2024 Action Plan, are as follows:

High Priority

- Increase and Preserve Affordable Housing
- Prevent and Reduce Homelessness

Medium Priority

- Provide Supportive Services to Low Income and Special Needs Groups
- Facility Improvements
- Provide Fair Housing Services to Residents

Low Priority

- Planning and Administration

Actions planned to address obstacles to meeting underserved needs

Limited financial resources are the biggest obstacle to meeting underserved needs in Carlsbad. The city's policy is to leverage, to the maximum extent feasible, the use of funds available in providing public services and affordable housing. The city supports the use of CDBG and Housing Trust funds for development activities and "gap financing" by private and non-profit entities to develop affordable housing.

Actions planned to foster and maintain affordable housing

In order to foster and maintain affordable housing for lower income households, the city will use CDBG funds to assist with the development of affordable multi-family housing. The city also fosters development of affordable housing through implementation of its Inclusionary Housing Ordinance, which requires that 15 percent of all housing units constructed in city be affordable to lower and moderate-income households. For projects proposing seven units or less, a fee is collected and deposited into the city's Housing Trust Fund to be used to foster and maintain affordable housing.

Actions planned to reduce lead-based paint hazards

The Residential Lead Based Paint Hazard Reduction Act of 1992 (Title X) emphasizes prevention of childhood lead poisoning through housing-based approaches. This strategy requires jurisdictions to focus on implementing practical changes in older housing to protect children from lead hazards. The city has identified two primary strategies to reduce lead-based paint hazards in Carlsbad to be carried out during the FY 2020-2025 Consolidated Plan period.

Strategy 1: Integrate lead hazard evaluation and reduction activities into all housing programs. Currently, many federal programs have requirements for evaluating and reducing lead hazards. For those State and local housing and community development programs, the city will pursue the following activities to evaluate and reduce lead hazards:

- Require inspection for and abatement of lead-based paint hazards as a requirement of all residential rehabilitation programs when children under the age of seven reside in the dwelling unit and have been identified with elevated blood levels;
- Include lead-based paint hazard abatement as an eligible activity for funding under the city's CDBG program and include minimum lead-based paint abatement requirements to housing quality standards which must be met; and

- Provide all eligible applicants of housing programs, with information regarding lead-based paint.

Strategy 2: Support the development of comprehensive health programs for the screening of children for lead poisoning and a follow-up on those identified as lead poisoned. In accordance with Center for Disease Control (CDC) guidelines, all children found to have elevated blood levels (above 20 micrograms per deciliter) should both be provided with public health management services and be tested every three months. The County of San Diego's Department of Health Services currently provides this service. The city encourages the abatement of lead-based paint hazards once a child under the age of seven is identified as having elevated blood levels. CDBG funds may be used to help the city or other organizations in developing a comprehensive approach to lead-poisoning prevention.

Actions planned to reduce the number of poverty-level families

The city currently has various programs and policies in place to help reduce the number of households with incomes below the poverty line. These policies and programs aim to improve coordination and collaboration among city departments; and nonprofit agencies which provide health and social services, employment training, legal assistance, and other support services for low-income persons. The city will pursue the following programs during FY 2023-24 to reduce poverty in Carlsbad:

1. Inclusionary Housing Ordinance
2. Housing Reserve Fund
3. Affordable Housing Trust Fund
4. Section 8 Vouchers
5. Village Revitalization Partnership Program
6. Economic Development Strategic Plan

Actions planned to develop institutional structure

There are many organizations within the County of San Diego that provide housing or supportive services to Carlsbad residents. These agencies tend to be smaller organizations with many using volunteers. The city will continue to encourage greater efforts to make use of available housing, social service and mental and other health care resources. The city can also help strengthen the housing and service delivery system by helping to educate such organizations and agencies regarding the resources that are available.

Actions planned to enhance coordination between public and private housing and social service agencies

The city proposes to strengthen, coordinate and integrate the governmental institution, non-profit and private delivery systems discussed in the FY 2020-25 Consolidated Plan and FY 2023-24 Action Plan through on-going "strategy and development" meetings between city staff, private developers, non-profit organizations and various financial institutions. Through these meetings, the city will continue to identify the constraints to affordable housing and develop/implement programs to mitigate them. The key to successful development of affordable housing for lower-income households in Carlsbad is communication, flexibility, and adequate funding. The city will communicate openly with private developers and service providers as well as make every effort to maintain the flexibility in policies and/or ordinances necessary to create public/private housing development partnerships.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- | | |
|---|----------------------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | Approx.
\$519,000 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan | |
| 3. The amount of surplus funds from urban renewal settlements | |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan. | |
| 5. The amount of income from float-funded activities | |
| Total Program Income | Approx.
\$519,000 |

Other CDBG Requirements

1. The amount of urgent need activities

CDBG FY 2023-24 FUNDING OPTIONS

PUBLIC SERVICES					
Organization	Activity	Anticipated Outcome	Requested	Staff Recommendation	Committee Recommendation
Brother Benno	Rent/Utility Assistance/Motel Vouchers/Substance Abuse	40 persons	\$11,000	\$0 CDBG \$10,000 other funding	\$5,000
Catholic Charities	La Posada de Guadalupe Shelter	90 sheltered men	\$30,000	\$0 CDBG \$30,000 other funding	\$5,000
Community Resource Services	Homelessness Prevention	30 households	\$71,408	\$23,000 CDBG \$48,408 other funding	\$13,000
Interfaith Community Services	Rental Assistance, Emergency Support, Basic Needs	220 households	\$71,345	\$58,823 CDBG \$12,522 other funding	\$43,823
Meals-on-Wheels	Senior Meal Delivery Service	78 households	\$10,000	\$0 CDBG Back-up project	\$5,000
Women's Resource Center	Alternatives to Abuse Shelter	25 persons	\$10,700	\$0 CDBG \$10,000 other funding	\$10,000
Subtotal:			\$204,453	\$81,823 CDBG \$110,930 other funding	\$81,823
ADMINISTRATION & FAIR HOUSING					
Organization	Activity	Anticipated Outcome	Requested	Staff Recommendation	Committee Recommendation
City of Carlsbad	Program Administration	Overall administration	\$86,098	\$86,098	\$85,098
Legal Aid Society of San Diego	Fair Housing Services	146 households	\$23,000	\$23,000	\$12,000
Center for Social Advocacy	Fair Housing Services	95 households	\$25,000	\$0	\$12,000
Subtotal:			\$134,098	\$109,098	\$109,098
AFFORDABLE HOUSING & FACILITY IMPROVEMENTS					
Organization	Activity	Anticipated Outcome	Requested	Staff Recommendation	Committee Recommendation
City of Carlsbad	Affordable Housing Fund	75 rental units repaired	\$354,569	\$354,569	\$354,569
Subtotal:			\$354,569	\$354,569	\$354,569
TOTAL:			\$693,120	\$545,490	\$545,490

Priority Projects – Program Income

A maximum of 15 percent of all program income received during FY 2023-24 will be allocated to public services activities in the following order and amount:

1. Meals on Wheels up to \$10,000
2. WRC up to \$10,700
3. Brother Benno up to \$11,000
4. Catholic Charities up to \$30,000
5. Community Resource Center up to \$48,408
6. Interfaith Community Services up to \$12,522

LEGALS LEGALS LEGALS LEGALS LEGALS LEGALS LEGALS

CITY OF CARLSBAD NOTICE OF PUBLIC HEARING AND FUNDING AVAILABILITY. NOTICE IS HEREBY GIVEN to you because your interest may be affected, that the City Council of the City of Carlsbad will hold a public hearing at the Council Chamber, 1200 Carlsbad Village Drive, Carlsbad, California, at 5 p.m. on Tuesday, Jan. 10, 2023, for the city's Community Development Block Grant (CDBG) program Fiscal Year (FY) 2023-24 (July 1, 2023 - June 30, 2024) Funding Plan and Notice of Funding Availability. The CDBG program is funded by the U.S. Department of Housing and Urban Development (HUD). The City of Carlsbad is an entitlement community and receives CDBG funds directly from HUD to address local community development needs. The City of Carlsbad requests participation from community members to develop a CDBG program that meets the needs of City's vulnerable and lower income residents. The FY 2023-24 CDBG Funding Plan will be available for public review beginning on Jan. 6, 2023, on the city's website: https://www.carlsbadca.gov/city-hall/grants-assistance/cdbg. For FY 2023-24, the City of Carlsbad anticipates an annual grant of \$476,057; of which funds are estimated to be available in the following categories: Public Services \$71,408, Administration & Fair Housing \$95,211, Affordable Housing & Facility Improvements \$309,438. Beginning on Jan. 11, 2023, the City of Carlsbad is soliciting proposals for projects, activities, and programs. Applications will be available on the city website: https://www.carlsbadca.gov/city-hall/grants-assistance/cdbg. Completed application packages, including required attachments, must be submitted prior to Feb. 22, 2023. All community organizations are encouraged to submit a proposed project, or projects, for consideration by the City Council at a future public hearing. Those persons wishing to speak on this item are cordially invited to attend the public hearing. In addition, written comments may be submitted to the City Council at or prior to the hearing via U.S. Mail to the attention of the City Clerk, 1200 Carlsbad Village Drive, Carlsbad, CA 92008, or via email to clerk@carlsbadca.gov. Copies of the staff report will be available by Fri. Jan. 6, 2023, on the city's website: https://www.carlsbadca.gov/city-hall/meetings-agendas. The meeting can be viewed online at https://www.carlsbadca.gov/city-hall/meetings-agendas or on the city's cable channel. For questions, or to obtain a copy of the staff report, please contact Housing & Homeless Services Department Program Manager Nicole Piano-Jones at (442) 339-2191 or nicole.pianojones@carlsbadca.gov. PUBLISH: Friday, December 30, 2022. CITY OF CARLSBAD CITY COUNCIL 12/30/2022 CN 27237

DIEGO COUNTY, NOVEMBER 25, 1981. APN: 181-270-61-00. The street address and other common designation, if any, of the real property described above is purported to be: 965 SALEM STREET, VISTA CA 92084. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$473,371.46. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned or its predecessor caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying

off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property. NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and, if applicable, the rescheduled time and date for the sale of this property, you may call (800) 280-2832 or visit this Internet Web site WWW.AUCTION.COM, using the file number assigned to this case 106499-CA. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Web site. The best way to verify postponement information is to attend the scheduled sale. NOTICE TO TENANT: Effective January 1, 2021, you may have a right to purchase this property after the trustee auction pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale,

you can call (855) 313-3319, or visit this internet website www.clearreconcorp.com, using the file number assigned to this case 106499-CA to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase. FOR SALES INFORMATION: (800) 280-2832 CLEAR RECON CORP 4375 Jutland Drive San Diego, California 92117 STOX 935970_106499-CA 12/30/2022, 01/06/2023, 01/13/2023 CN 27235 T.S. No. 101043-CA APN: 168-130-36-00 NOTICE OF TRUSTEE'S SALE IMPORTANT NOTICE TO PROPERTY OWNER: YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 6/16/2015. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER On 1/23/2023 at 10:30 AM, CLEAR RECON CORP, as duly appointed trustee under and pursuant to Deed of Trust recorded 7/6/2015 as Instrument No. 2015-0351210 of Official Records in the office of the County Recorder of San Diego County, State of CALIFORNIA executed by: JUDITH L HOGAN, A MARRIED WOMAN, AS HER SOLE AND SEPARATE PROPERTY, AND ROBERT B HOGAN JR, A SINGLE MAN, AS JOINT TENANTS WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK DRAWN

CITY OF CARLSBAD, CALIFORNIA NOTICE OF VACANCIES LOCAL APPOINTMENTS LIST - 2023. In compliance with the requirements of the Maddy Act, California Government Code sections 54972-54974, the following list is posted on an annual basis on or before December 31. The City of Carlsbad is inviting applications from Carlsbad residents who are interested in serving on one of the following Boards, Commissions or Committees. To receive an application, contact the City Clerk's Office at 1200 Carlsbad Village Drive, call 442-339-2808, email clerk@carlsbadca.gov or go to the City's website, www.carlsbadca.gov, Boards and Commissions page. Minimum requirements to serve are applicants must be 18 years of age or older, a registered voter and a resident of Carlsbad (Carlsbad Municipal Code Section 2.15.030) except members of the Carlsbad Tourism Business Improvement District Board and the Carlsbad Golf Lodging Business Improvement District Board. Some positions may have additional requirements, contact the City Clerk's Office for more information. AGRICULTURAL CONVERSION MITIGATION FEE CITIZENS' ADVISORY COMMITTEE: This is a seven-member commission. Member N/A, Appointed N/A, Expiration N/A. ARTS COMMISSION: This is a seven-member commission. Member N/A, Appointed N/A, Expiration N/A. BEACH PRESERVATION COMMISSION: This is a seven-member commission. Member N/A, Appointed N/A, Expiration N/A. COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) CITIZEN ADVISORY COMMITTEE: This is a seven-member committee. Member Steven Gish* 12/14/2021 5/2023, John May* 1/11/2022 5/2023, Keith Neigenfind, Jr.* 12/14/2021 5/2023, Elizabeth Torio* 12/14/2021 5/2023. COMMUNITY-POLICE COMMISSION: This is a five-member committee. Member Vacant District 2 N/A 12/2024, Vacant District 4 N/A 12/2024, Vacant Mayor N/A 12/2026, Vacant District 1 N/A 12/2026, Vacant District 3 N/A 12/2026. HISTORIC PRESERVATION COMMISSION: This is a five-member commission. Member N/A, Appointed N/A, Expiration N/A. HOUSING COMMISSION: This is a five-member commission. Member Shirley Cole* (At Large) 9/10/2019 7/2023, Marissa Cortes-Torres* (Rental Assistance-General) 8/27/2019 7/2023, John Nguyen-Cleary* (At Large) 9/10/2019 7/2023, Michael Ydigoras* (Rental Assistance-Senior) 7/12/2022 7/2023. LIBRARY BOARD OF TRUSTEES: This is a five-member board. Member N/A, Appointed N/A, Expiration N/A. PARKS & RECREATION COMMISSION: This is a seven-member commission. Member N/A, Appointed N/A, Expiration N/A. PLANNING COMMISSION: This is a seven-member commission. Member N/A, Appointed N/A, Expiration N/A. SENIOR COMMISSION: This is a five-member commission. Member Kathryn Rangus* 9/24/2019 9/2023, Nelson Ross* 12/7/2021 9/2023. TRAFFIC & MOBILITY COMMISSION: This is a seven-member commission. Member N/A, Appointed N/A, Expiration N/A. Members of all Boards, Commissions and Committees are subject to the Fair Political Practices Commission regulations and must file a Statement of Economic Interests, and are required to complete AB1234 Ethics Training upon appointment and biennially thereafter. *Eligible for Reappointment. PUBLISH DATE: Dec. 30, 2022 City of Carlsbad | City Council 12/30/2022 CN 27236

ON A STATE OR NATIONAL BANK, A CHECK DRAWN BY A STATE OR FEDERAL CREDIT UNION, OR A CHECK DRAWN BY A STATE OR FEDERAL SAVINGS AND LOAN ASSOCIATION, SAVINGS ASSOCIATION, OR SAVINGS BANK SPECIFIED IN SECTION 5102 OF THE FINANCIAL CODE AND AUTHORIZED TO DO BUSINESS IN THIS STATE; AT THE MAIN ENTRANCE TO THE EAST COUNTY REGIONAL CENTER BY STATUE, 250 E. MAIN STREET, EL CAJON, CA 92020 all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: MORE FULLY DESCRIBED ON SAID DEED OF TRUST The street address and other common designation, if any, of the real

property described above is purported to be: 3644 HARBOR CREST WAY, OCEANSIDE, CA 92056. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be held, but without covenant or warranty, express or implied, regarding title, possession, condition, or encumbrances, including fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to pay the remaining principal sums of the note(s) secured by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$213,519.16. If the Trustee is

unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned or its predecessor caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid

at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult