

**Tammy Cloud-McMinn**

**From:** McDonald, Courtney A <CourtneyA.McDonald@sdcounty.ca.gov>  
**Sent:** Friday, April 5, 2024 4:46 PM  
**To:** Manager Internet Email; Council Internet Email; Keith Blackburn; Priya Bhat-Patel; Melanie Burkholder; Carolyn Luna; Teresa Acosta; City Clerk  
**Cc:** Smith, Caroline; McDonald, Eric; Aghassi, Sarah  
**Subject:** Windsor Pointe Communication - County of San Diego, Health and Human Services Agency  
**Attachments:** County of San Diego HHS Letter re Windsor Pointe 04.05.2024.pdf

Good afternoon,

Please find attached communication from the County of San Diego, Health and Human Services Agency regarding Windsor Pointe. The letter includes 1) a summary of the County role in supporting the Windsor Pointe development and tenants, 2) an update on ongoing partnership and recent modifications to County support, and 3) considerations for the recent recommendations by the City Council.

Respectfully,

**Courtney McDonald**, Chief of Staff  
County of San Diego Health & Human Services Agency  
Agency Executive Office  
O: 619-952-8993  
(she, her, hers)



COUNTY OF SAN DIEGO  
HEALTH AND HUMAN SERVICES AGENCY



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**From:** McDonald, Courtney A  
**Sent:** Friday, March 8, 2024 6:13 PM  
**To:** manager@carlsbadca.gov; council@carlsbadca.gov; keith.blackburn@carlsbadca.gov; priya.bhat-patel@carlsbadca.gov; melanie.burkholder@carlsbadca.gov; carolyn.luna@carlsbadca.gov; teresa.acosta@carlsbadca.gov; clerk@carlsbadca.gov  
**Cc:** Smith, Caroline <Caroline.Smith@sdcounty.ca.gov>; McDonald, Eric <Eric.McDonald@sdcounty.ca.gov>  
**Subject:** Item 9 Windsor Pointe Communication - County of San Diego, Health and Human Services Agency

Good evening,

Please find attached communication from the County of San Diego, Health and Human Services Agency in response to Item #9 - UPDATE ON AFFIRMED HOUSING'S WINDSOR POINTE AFFORDABLE HOUSING PROJECT AND POTENTIAL ACTIONS TO ADDRESS CONCERNS.

Respectfully,  
**Courtney McDonald**, Chief of Staff  
County of San Diego Health & Human Services Agency  
Agency Executive Office  
(she, her, hers)



# County of San Diego

ERIC C. MCDONALD, MD, MPH, FACEP  
INTERIM AGENCY DIRECTOR

HEALTH AND HUMAN SERVICES AGENCY  
1600 PACIFIC HIGHWAY, ROOM 206, MAIL STOP P-501  
SAN DIEGO, CA 92101-2417  
(619) 515-6555 • FAX (619) 515-6556

PATTY KAY DANON  
CHIEF OPERATIONS OFFICER

April 5, 2024

TO: Mayor Keith Blackburn  
Mayor Pro Tem Priya Bhat-Patel  
Council Member Melanie Burkholder  
Council Member Carolyn Luna  
Council Member Teresa Acosta  
City Manager Scott Chadwick

FROM: Eric C. McDonald, MD, Interim Agency Director  
Health and Human Services Agency

## **WINDSOR POINTE NO PLACE LIKE HOME**

The County of San Diego (County) is one of many partners for the Windsor Pointe affordable housing development. We share the City of Carlsbad's commitment to ensure the safety of tenants and the community. Since the development opened in 2022, County-funded No Place Like Home assisted units have provided 38 tenants with the opportunity to achieve better health and stability.

We understand that the City of Carlsbad and community members have questions and concerns about No Place Like Home (NPLH). We are providing this communication to: 1) summarize the County role in supporting the Windsor Pointe development and tenants, 2) provide an update on ongoing partnership and recent modifications to County support, and 3) address recent recommendations by the Carlsbad City Council related to operating subsidy reserves and levels of service.

### **Background and County Role**

In addition to an upfront capital investment, the County has an agreement with Affirmed Housing to provide a 20-year-long Capital Operating Subsidy Reserve (COSR) for the 24 dedicated NPLH units at Windsor Pointe. In total, Windsor Pointe contains 50 units including two manager units. Per the California Department of Housing and Community Development (HCD) requirements, NPLH COSR funding is only to be spent on costs related to the NPLH units at Windsor Pointe.

Additionally, the County committed to offer an array of services to tenants in NPLH assisted units as required by Section 203 of the NPLH Program Guidelines. These services are provided through the County Behavioral Health Services (BHS) department.

BHS contracts with the Alpha Project Tenant Peer Support Services (TPSS) to actively engage NPLH tenants, coordinate care, and provide supportive services at a level of care that matches each tenant's unique needs. This approach empowers individuals to manage their mental health conditions while remaining engaged in their communities. TPSS supports an outpatient level of care by offering:

- Case management;
- Peer support activities;
- Mental health care, such as assessment, crisis counseling, individual and group therapy, and peer support groups;
- Substance use services, such as treatment, relapse prevention, and peer support groups;
- Support in linking to physical health care, including access to routine and preventive health and dental care, medication management, and wellness services;
- Benefits counseling and advocacy, including assistance in accessing SSI/SSP, enrolling in Medi-Cal; and
- Basic housing retention skills (such as unit maintenance and upkeep, cooking, laundry, and money management).

Key components of TPSS outpatient care also include psychoeducation, crisis intervention, and regular monitoring and follow-up. As a condition of funding, the County conducts an annual review of the supportive services plan to ensure supportive services are being offered to NPLH tenants and their families in accordance with NPLH Program Guidelines.

TPSS has onsite office hours Monday to Friday from 11 a.m. to 3 p.m. To be most responsive to tenant needs, interactions with TPSS are not restricted to these times. Depending on the individual plan for each tenant, TPSS may be onsite or otherwise engaging with tenants outside of office hours with same-day services. In addition to those onsite services, consistent with best practice, TPSS diligently connects those asking for additional services to the appropriate level of care in a timely manner. Referrals to resources include, but are not limited to:

- Assertive Community Treatment (ACT) services
- Strength Based Case Management (SBCM) services
- Outpatient clinic services and tenancy support services
- In-Home Outreach Team (IHOT)
- Mobile Crisis Response Team (MCRT)

Depending on the type of service requested, residents can be connected same day or shortly thereafter. These County-funded services complement the tenant stabilization services provided by Affirmed Housing's contracted case management provider. They also complement the continuum of behavioral health services in the community that NPLH tenants can access.

Consistent with state requirements for NPLH funding, the use of services by residents may not be imposed on a mandatory basis and must be available in a manner that is voluntary, flexible, and individualized. Tenants in NPLH assisted units must sign a residential lease just like tenants in non NPLH assisted units and have the same rights and responsibilities of tenancy.

#### **Ongoing Partnership and Recent Modifications**

Since the pre-development phase of Windsor Pointe, the County has remained actively engaged with development, government, and service partners to ensure the success of the NPLH program. In recent months, the County has:

- Approved the maximum allowable Capital Operating Subsidy Reserve (COSR) which may be used to support added security measures by Affirmed Housing;
- Participated in additional regular meetings with City of Carlsbad staff, Carlsbad Police Department, and the developer;
- Increased Tenant Peer Support Services (TPSS) dedicated on-site office hours from 1.5 hours per week to 4 hours per day, 5 days a week (20 hours per week);
- Added a Clinician to provide clinical-level support to on-site TPSS staff 8 hours per week; and
- Engaged in weekly case consultation meetings with TPSS, ACT, and MCRT to proactively mitigate concerns for tenants with high-acuity needs.

As stated by the Carlsbad Police Chief at the March 12, 2024, Carlsbad City Council meeting, crime has decreased slightly in the surrounding neighborhood since the Windsor Pointe development opened. In recent months, County staff have met with the Police Chief regularly to understand and mitigate specific concerns. To best address concerns and evaluate the effectiveness of modifications to tenant support, we have requested detailed information to differentiate between calls related to NPLH tenants and those reflective of non-NPLH tenants and/or the surrounding urban environment. In addition, we have requested data by month as opposed to aggregated data over annual timelines to better establish trends. We appreciate the collaboration and recent call data from the Carlsbad Police Department. However, we have not received the requested detailed information and welcome the opportunity to continue those conversations.

Since 2022, BHS has had a Memorandum of Understanding (MOU) with the Carlsbad Police Department to facilitate referrals from law enforcement to MCRT when appropriate. Upon evaluating MCRT data in Carlsbad, the County has identified significant opportunity to optimize referrals for individuals within the City and will continue to engage with the Police Department on diversion strategies.

#### **City Council Recommendations**

Since the City Council's last discussion on Windsor Pointe, the County has continued to participate in regular meetings with City staff to proactively address the recommendations related to the County. Below is a summary of the City Council recommendations related to the County and some points for consideration as the City pursues next steps:

1. *City Council Recommendation:* Working with the City Council's Legislative Subcommittee, develop and implement a strategy to effectively advocate for the County of San Diego to release operating subsidy reserve funding for this project to cover the cost of additional onsite security at both locations.
  - The County has already re-evaluated options to maximize COSR distribution and approved maximum allowable COSR for Affirmed Housing. This increased distribution may be used for costs associated with added security.
  - It should be noted that COSR can only be used for costs related to NPLH Assisted Units and there are funding limitations for specific operating expenses as defined in NPLH Program Guidelines Section 209.
2. *City Council Recommendation:* Develop and implement a plan within 45 days to urge the County of San Diego to allow new Windsor Pointe residents housed under the No Place Like

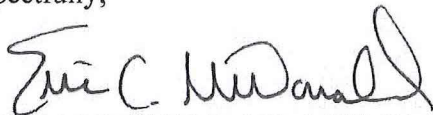
Home funding to start with a higher level of service with the option to move to a lower level if appropriate, rather than starting with minimal services and adding as needed.

- Recognizing that tenants often need a higher initial level of support upon move-in, due to factors such as a lack of pre-established connections to services, TPSS practice is to focus on increased services at time of move-in. This model is referred to as Critical Time Intervention (CTI), an evidence-based practice in permanent supportive housing. CTI involves engaging tenants based on their individual needs at different intervals. TPSS currently offers comprehensive support to tenants during the move-in process. Afterward, the frequency of visits changes to weekly or more, depending on each tenant's specific needs. Tenant support and weekly on-site office hours are provided consistently as needed.
- It is important to note that as a condition of funding per NPLH Program Guidelines, "The property management staff and service providers must make participation in supportive services by NPLH tenants voluntary. Access to or continued occupancy in housing cannot be conditioned on participation in services or on sobriety. The supportive services plan must describe the services to be made available to NPLH tenants in a manner that is voluntary, flexible and individualized, so NPLH tenants may continue to engage with supportive services providers, even as the intensity of services needed may change. Adaptability in the level of services should support tenant engagement and housing retention."
- With the recent expansion of TPSS on-site office hours to 20 hours a week, Clinician support, and case conferencing, the County and its contractor will continue to assess the individual needs of each tenant and provide the appropriate level of care.

Thank you for your ongoing commitment to permanent supportive housing for vulnerable members of our community. We look forward to our continued collaboration to ensure the health and safety of Windsor Pointe tenants and community residents.

For any questions, please contact me via phone at (619) 515-6545 or email at [Eric.McDonald@sdcounty.ca.gov](mailto:Eric.McDonald@sdcounty.ca.gov).

Respectfully,



ERIC C. MCDONALD, MD, MPH, FACEP  
Interim Agency Director  
Health and Human Services Agency

c: Sarah E. Aghassi, Interim Chief Administrative Officer

## Tammy Cloud-McMinn

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**From:** Council Internet Email  
**Sent:** Monday, April 8, 2024 8:11 AM  
**To:** City Clerk  
**Subject:** FW: Windsor Pointe

**From:** M F <mforster21@gmail.com>  
**Sent:** Friday, April 5, 2024 4:06 PM  
**To:** Council Internet Email <council@carlsbadca.gov>  
**Subject:** Windsor Pointe

Dear Mayor and Councilmembers,

I am a District 4 resident and a property owner in the Windsor Pointe neighborhood.

I have the following comments about the staff report to be presented Tuesday, April 9. My opinion remains that it has been a serious mistake to have located a facility for the mentally ill in a residential neighborhood.

**Mandate on-going security reporting and public disclosure** The frequency and seriousness of security issues must continue to be measured and publicly reported. Private security reporting is not going to be as comprehensive or transparent due to the different levels of training between the City's police force and contracted private security. Continuing security issues may be masked.

Staff states it will report on additional progress in four months. Staff should be directed to focus on a quantitatively-detailed report of security issues handled by on-site private security; issues observed and reported on by video surveillance; issues handled by daytime staff; and responses by City of Carlsbad police during that four-month period.

**1b Amend guest policy for sign in and sign out** This does not go far enough. One issue has been residents allowing non-residents to share their units, and some of the more serious security issues have been perpetrated by non-residents. Affirmed Housing admitted it didn't have a handle on who actually was residing at the facility at any given time. My understanding, and I need to be corrected if wrong, is that residents are allowed support personnel to live in the units. If this is the case, what is Affirmed Housing and the property management company's procedure for qualifying such personnel and the policy for lengths of stay.

**3a Pursue veteran and Carlsbad priority** Status is not started. Please focus on expediting this -- not as a policy aspiration but as actual in-place residency.

**3c Allow veteran income levels to exceed maximum income limits** Should continue to be pressed.

Thank you.

Mark Forster

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## Tammy Cloud-McMinn

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**From:** Council Internet Email  
**Sent:** Monday, April 8, 2024 8:12 AM  
**To:** City Clerk  
**Subject:** FW: Windsor pointe

-----Original Message-----

**From:** rvbrenner@gmail.com <rvbrenner@gmail.com>  
**Sent:** Friday, April 5, 2024 8:47 PM  
**To:** Council Internet Email <council@carlsbadca.gov>  
**Subject:** Windsor pointe

Please do something about windsor pointe - was supposed to be for veterans but not working out that way !  
Turned into a dangerous situation affecting the neighborhood and community .

Thank you !  
R. Brenner

Sent from my iPhone

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## Tammy Cloud-McMinn

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**From:** Council Internet Email  
**Sent:** Monday, April 8, 2024 8:12 AM  
**To:** City Clerk  
**Subject:** FW: Windsor Pointe Menace to Community

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**From:** Christine Smoczynski <CHRIS\_ENHLS@yahoo.com>  
**Sent:** Saturday, April 6, 2024 1:43 PM  
**To:** Council Internet Email <council@carlsbadca.gov>  
**Subject:** Windsor Pointe Menace to Community

Since it opened, Windsor Pointe has been an aggravation for neighboring residents. Windsor Pointe has become a dumping ground for people with serious mental and behavioral problems, homeless drug addicts, alcoholics, sexually violent predators, and recently-released convicted criminals. Neighboring residents have amassed photos and other data to back up their point.

At a city council meeting in March, we learned that many "visitors" congregate or stay at Windsor Pointe, and that none are tracked: onsite security is minimal. We also learned that Windsor Pointe racked up close to 800 calls to police over the last year, and 19 arrests for serious offenses.

When the city's program director was asked to give a breakdown of how many residents were veterans and how many were not, no answer could be given. To many, this is a critical data point that should have been foremost in the director's mind and presentation, but it wasn't.

The city council got bus into this mess, now it has to get us out of it. This is a disgrace!

Concerned Carlsbad Resident  
Chris Smoczynski

Sent from my iPhone

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## Tammy Cloud-McMinn

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**From:** Council Internet Email  
**Sent:** Monday, April 8, 2024 8:12 AM  
**To:** City Clerk  
**Subject:** FW: Windsor Pointe #8

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**From:** Tamara Dixon <tamara9497@yahoo.com>  
**Sent:** Sunday, April 7, 2024 8:28 AM  
**To:** Council Internet Email <council@carlsbadca.gov>  
**Subject:** Windsor Pointe #8

Dear City Council

The Windsor Point housing facility requires your highest priority. City council needs to shut down Windsor Pointe because it is a public safety threat and public health hazard.

Initially intended housing for our most honored citizens, our veterans the "No Place Like Home" program was included accepting anyone and everyone, even those who don't reside in carlsbad. These include persons with serious criminal backgrounds and drug problems; serious mental and behavioral problems, alcoholics, sexually violent predators, and recently-released convicted criminals.

Many "visitors" congregate or stay at Windsor Pointe, and none are tracked: onsite security is minimal. It is also known that Windsor Pointe racked up close to 800 calls to police over the last year, and 19 arrests for serious offenses.

According to the City Attorney, a new state law prevents the city from declaring the facility a public nuisance based on the number of police calls.

Residents have invested their hard earned money to purchase their house long before Windsor Point was even planned.

Now with Windsor Pointe in the neighborhood, it has become unsafe and an eyesore.

Please close Windsor Pointe or give every unit to those it was intended for, our most honorable men and woman, our veterans.

Thank you,  
Tamara Dixon

**Tamara Dixon**

Sent from my mobile phone

619-787-7396

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## Tammy Cloud-McMinn

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**From:** Council Internet Email  
**Sent:** Monday, April 8, 2024 9:38 AM  
**To:** City Clerk  
**Subject:** FW: Windsor Pointe

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**From:** Joy N. <joynoonan@gmail.com>  
**Sent:** Monday, April 8, 2024 8:59 AM  
**To:** Council Internet Email <council@carlsbadca.gov>  
**Subject:** Windsor Pointe

Dear Council,

I am a Carlsbad resident and I love this city. However, it has come to my attention that the "Village by the Sea," is on a slow decline, on par with Oceanside. I frequent the Oak St and Harding St quite often to avoid heavy traffic on Carlsbad Village Drive. I have seen vagrants and drug addicts loitering that area for the last few years, even before I heard of Windsor Pointe. Now I know why it is a hazardous area to avoid. That housing was built to be for Veterans to get help, not drug addicted, mentally deranged homeless. I am appalled that you all pulled a bait and switch on the taxpayers of Carlsbad.

Who decides what type of people stay at Windsor Pointe? I want names, please. What can be done to return some good old decency in our quiet, low crime city? Let's stop this decline!

Respectfully,

Joy A. Noonan

[Joynoonan@gmail.com](mailto:joynoonan@gmail.com)

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## Tammy Cloud-McMinn

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**From:** Council Internet Email  
**Sent:** Monday, April 8, 2024 9:39 AM  
**To:** City Clerk  
**Cc:** Manager Internet Email  
**Subject:** FW: City Council Meeting April 9, 2024: Questions for Item 8

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**From:** Denis Jensen <denis.jensen@gmail.com>  
**Sent:** Monday, April 8, 2024 9:30 AM  
**To:** Council Internet Email <council@carlsbadca.gov>; Keith Blackburn <keith.blackburn@carlsbadca.gov>; Priya Bhat-Patel <priya.bhat-patel@carlsbadca.gov>; Melanie Burkholder <Melanie.Burkholder@carlsbadca.gov>; City Attorney <attorney@carlsbadca.gov>; Scott Chadwick <Scott.Chadwick@carlsbadca.gov>; Teresa Acosta <teresa.acosta@carlsbadca.gov>; Carolyn Luna <carolyn.luna@carlsbadca.gov>; Council Archive <councilarchive@carlsbadca.gov>  
**Cc:** Denis Jensen <denisjensen@gmail.com>  
**Subject:** City Council Meeting April 9, 2024: Questions for Item 8

City Council Members, City Manager, City Attorney and Staff:

My name is Denis Jensen. My family lives near the Windsor Pointe (WP) homeless facility. In last few weeks, social media posts and media reports have uncovered internal emails and other documentation from the City which reveal many, many disturbing issues involving Windsor Pointe.

I would like answers to the following questions "on the record" at the upcoming City Council meeting on April 9, 2024 regarding Item 8:

Questions to the City Manager:

1. Was the City Manager aware that Affirmed Housing (Affirmed) wrote the 01/28/2020 staff report for WP and sent that staff report to the Principal Planner, David DeCordova, just prior to the final approvals for WP?
  - o Is it a normal practice to have outside vendors writing staff reports?
  - o If the City Manager was aware this occurred, what steps were taken to ensure it didn't happen again? DID it happen again?
  - o Is this why No Place Like Home funding obligations that are extremely harmful to the community were omitted in presentation materials?
  - o Did you explain to the Council what the No Place Like Home program was? Was there any kind of information workshop about it so that they could make informed decisions? Did you communicate that it would literally import homeless with criminal histories from other parts of the County and drop them into a neighborhood surrounded by young children?
  - o Did YOU even know what the No Place Like Home program obligations were?
2. Over \$4 million of taxpayer money was loaned to Affirmed for this project. What is the current status of that loan? How much has been repaid? What is the interest rate on this loan?
3. Based on approximately 800 calls for service to WP since it opened less than 2 years ago, how much has been spent on city services to that location?
  - o Please include all police, fire, ambulance service costs, as well as any psychiatric team costs.
4. Was the City Manager aware that Affirmed was making escalating threats to City staff regarding Affirmed desire NOT to have WP discussed at a City Council meeting including "As Marie mentioned below we are not OK with it being moved to regular Council. I thought we were on the same page on this?" (email from Jimmy Silverwood dated February 28, 2020) and "Our president will now be involved in these meetings and also prefers the workshop environment." (email from Jimmy Silverwood dated February 29, 2020).
  - o If the City Manager was aware of these escalating emails, what was done to address the issue?
  - o Were the members of the City Council made aware of this issue? If so, on what date?

5. Was the City Manager aware that after spending over \$8 million in taxpayer money on WP, Affirmed told City staff that Affirmed planned to have non-tenants living in WP as "for support", who would not be background checked or even known to Affirmed or the program managers?
  - o If the City Manager was aware of this issue, what was done to ensure registered sex offenders were not living onsite?
  - o If the City Manager was not aware of this issue, did you become aware? If so, on what date? On what date was the City Council informed of this issue?
  - o How were the City Staff and City Manager unaware of even a maximum occupancy at WP after the City contributed over \$8 million to the project?
  - o How is the City ensuring that Affirmed knows who is living at WP?
6. Was the City Manager aware that City staff did not have a basic understanding of how the security at WP would work, so much so that Affirmed literally wrote the answers for staff on FAQ page for Windsor Pointe on the city's website?
  - o When WP became operational, much of the promised security never materialized. What did the City Manager do to address this issue?
  - o Was the City Council informed that security agreed to in the ground lease never materialized? If so, what date did that occur on?
7. Was the City Manager aware that Affirmed was asking to meet with residents without city staff present? If so, how did the City Manager handle that issue?
8. Under section 6.5 of the ground lease (page 29), the City is allowed the right to inspection of the property with 24 hour notice. Has the city ever inspected the property to ensure it is being kept in good repair, as required under the ground lease? The City claims WP to be veteran housing but Mandy Mills said it does not track the number of veterans. Is there any monitoring of WP lease obligations at all? If so, who does that and what is the process?
9. Are you aware there are now more security restrictions on people attending City sponsored Concerts in the Park than there are on people entering WP? If a guest book is effective security at WP, why don't we use a guest book at the entrances to these concerts instead of metal detector wands?

Questions to the City Attorney:

1. Did you draft the WP ground lease? If not, who did?
  - o Did you fully read and understand the ground lease with Affirmed and others prior to signing the lease?
  - o Why are the terms of the ground lease not enforced?
2. In this ground lease, which involved over \$8 million in city taxpayer funds, did you do any research to ensure Affirmed, Solari and others were in good standing with the Secretary of State's office at the time the ground lease was signed, as required on pages 2 and 47 of the ground lease? Has this section of the lease been breached?
  - o On page 47 of the ground lease, Affirmed had to warrant they were in good standing at the time with the Secretary of State's office. Not being in good standing would be material breach as entities not in good standing with the Secretary of State's office cannot enter into a valid contract for anything.
3. On page 19 of the ground lease, the signatories are required to run a "quality operation." With a litany of onsite crimes so extensive that the Chief of Police had to write a letter of complaint, do you believe Affirmed and the property management company are in compliance with that requirement, is this a "quality operation"? Has this section of the lease been breached?
4. When the Police Chief requested Affirmed to obtain private security for WP, Affirmed stated they could not afford private security. Instead, Affirmed spent more than \$600,000 on political campaigns. Is this a breach of the requirements on page 20 of the ground lease for Affirmed to abate any material violation of the ground lease?
5. Do you believe Affirmed is in material violation of any section of the ground lease?
  - o If there are material breaches (and there are obvious breaches by Affirmed), why is the City not pursuing lease termination, as provided for on pages 44 and 45 of the ground lease?
6. Do any of the property managers under Affirmed (Solari or ConAm) have any background in dealing with residents with severe mental illness? If not, is that a violation of the requirements on pages 21 and 22 of the ground lease, which requires the program managers to be reasonably qualified to deal with this kind of housing?
7. Knowing that a person has fallen out of a third story balcony onsite, there was a child molested onsite, one attempted murder and several incidents of drug overdoses in less than two years of operation, do you believe requiring Affirmed to have only \$2 million in total insurance coverage for WP is enough to address the inherent issues at this facility? Would you and the City Manager recommend increasing the insurance requirement as allowed under Exhibit D, page D-2 of the ground lease? If so, what amount of insurance would you recommend?
8. Should the ground lease be terminated due to Affirmed and others not being in good standing with the Secretary of State's office at the time of the lease signing and for multiple violations of the ground lease, which allows for termination in case of material breach?

Sincerely,  
Denis Jensen  
Carlsbad Resident

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