From: Christopher Truman
Date: Friday, October 9, 2026 at 2:33 PM
To: David Leger <David@sbrht.org>
Subject: FOR PUBLIC COMMENT: October 15, 2026, Items VI.E and VI.F (work plan and retreat topics)

Dear Chair Stegura and Members of the Board,

I am a Torrance resident writing as an individual. As the Trust shapes its work plan and chooses topics for its retreat, I ask that you include one program the Trust has not yet discussed: home repair loans for low-income senior homeowners, including owners of mobile homes in South Bay parks.

Measure A already allows it. LACAHSA's April 2026 Program Guidelines (p. 29) list, among eligible Homeownership Products, programs that help households "become or remain homeowners," including "residential rehabilitation loan programs, and grants or loans to assist in the acquisition, rehabilitation, or replacement of existing mobile homes located in a mobile home or manufactured home park." That fits the PPO-Flexible share, the 22.75% of PPO that is not reserved for new construction.

The need is real and regional. Many South Bay seniors own their homes but live on fixed incomes, and a failing roof, water heater, or entry step can push them out of the only affordable housing they have. Torrance alone has about 1,091 mobile homes (American Community Survey 2020-2024). Keeping these owners housed is preservation, and it is far cheaper per household than building a new unit.

I ask the Board to:
1. Add owner-occupied senior and mobile home repair to the retreat topics and the Trust work plan, alongside the rental, ADU, and homebuyer products already presented.
2. Ask staff or CivicHome to report on how such a program could work under Measure A, including two practical questions: how the prevailing wage requirement (Guidelines p. 19: "prevailing wage applies to all PPO activities involving construction or rehabilitation, including homeownership activities") affects small single-home repairs, and how the required restrictive covenant on homeownership units could be structured for a repair loan.
3. Consider partnering with member cities that already run small repair programs, such as Torrance's Home Improvement Program, and with nonprofits that hold HUD home modification grants, so the Trust's money goes further.

Thank you for your work on the South Bay's housing needs.

Respectfully,
Christopher Truman
Torrance, CA