July 29, 2014

California Department of Transportation
Attention Affordable Sales Program
1120 N Street, MS 37
Sacramento, CA 95814

Dear Caltrans Affordable sales Program,

I have been in my Caltrans home in South Pasadena for over 36 years and am interested in buying my home under the Roberti Bill. However, the 30 year Covenants placing Caltrans first on the Deed will prevent me from getting a loan to buy my home.

This goes against the intent of the Roberti Bill as I understand Article 54238.4.

"This article is intended to benefit persons and families subject to displacement and persons and families of low or moderate income.
The article shall be liberally construed to permit such persons or families to enforce the rights, duties, and benefits created by the article."

These restrictive 30 year Covenants will prevent me from obtaining a Real Estate Loan thereby denying me the ability to exercise my rights under the Roberti Bill.

Perhaps there could be an offset of time for each year of tenancy since my home has already been a part of the affordable rental market since it was purchased in the 60's and I have been in my home for 36 years.

Please consider replacing the 30 year covenant with a Silent Second that allows a lender bank to recoup it's money if there is a default and allows equity to build up for the purchaser with each year of ownership.

There should also be no restrictions on my ability to maintain and improve my property, since these restrictions do not contribute to the goal of maintaining the community and these restrictions are contrary to the intent of the Roberti Bill.

Thank you for your assistance in making these very necessary changes a reality for the tenants who have waited such a long time to finally see their dream of home ownership become a reality.

Sincerely,
Marysia Wojcik

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