



# Administrative Report

H.7., File # 25-1629

Meeting Date: 12/16/2025

**To:** MAYOR AND CITY COUNCIL  
**From:** ELIZABETH HAUSE, COMMUNITY SERVICES DIRECTOR

## **TITLE**

APPROVE THE SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE OF THE REHABILITATION LOAN LIEN PLACED ON THE PROPERTY AT 728 NORTH JUANITA AVENUE, REDONDO BEACH, CA 90277

## **EXECUTIVE SUMMARY**

The proposed action provides for the substitution of trustee and full reconveyance of the rental rehabilitation loan lien placed on 728 North Juanita Avenue. As part of the Deferred Loan Program Agreement, the City recorded a lien on the property until the home repair loan was repaid. On June 1, 2012, the City received a check, drawn by First American Title Company, in the amount of \$86,788.87 to pay the outstanding Deferred Payment Loan (Instrument No. 20080230391) note in full. Accordingly, the City may proceed with release of the property lien.

## **BACKGROUND**

The owners of 728 North Juanita Avenue, Douglas Jon Black, Trustee of the Douglas Jon Black Family Trust, dated September 8, 1994, received a \$74,000 loan on February 7, 2008, for housing rehabilitation work. This loan was made possible through the City's Deferred Payment Loan Program, which provided low-interest home improvement loans for qualifying low-income Redondo Beach homeowners. The loan could be used to pay for roofing repairs, plumbing and electrical work, and bathroom remodeling. In this case, the annual interest rate was 4% per year for ten years. The Deferred Payment Loan resulted in a lien on the property that was to be removed from the property title once the loan was paid in full.

On June 1, 2012, First American Title Company paid \$86,788.87 for the loan plus interest in full with a check made out to the City of Redondo Beach. The payment represented a full reconveyance of the original loan lien of \$74,000 in place on 728 North Juanita Avenue. Funds received in 2012 were deposited to the Housing Successor Agency fund to repay, and close out, this individual loan. Staff track and monitor this along with other active loan repayments to reconcile outstanding debts to the fund. All monies held in this fund are for use only for restricted affordable-housing purposes

Approval of this item would satisfy the administrative requirement to release the lien, which came to the City's attention as a result of a pending sale of the property. Recording of the lien removal by the Los Angeles County Registrar-Recorder/County Clerk is still pending and will follow this action.

## **COORDINATION**

The Substitution of Trustee and Full Reconveyance Agreement has been approved by the City Attorney's Office.

**FISCAL IMPACT**

There is no fiscal impact associated with this item as the loan has been repaid in full.

**APPROVED BY:**

*Mike Witzansky, City Manager*

**ATTACHMENTS**

- Agmt - Substitution of Trustee and Full Reconveyance
- Copy of Receipt