



2020 West El Camino Avenue, Suite 800
Sacramento, CA 95833
hcai.ca.gov



Cal-Mortgage Loan Insurance Program Advisory Loan Insurance Committee (ALIC)

AGENDA

Thursday, September 10, 2026
at 10:30 a.m.

The ALIC may not discuss or act on any matter raised during the public comment section that is not included on this agenda, except to place the matter on a future meeting agenda. (Government Code §§ 11125, 11125.7, subd. (a).)

Location:

2020 West El Camino Avenue, Conference Room 1233, Sacramento, CA 95833

Microsoft Teams Link: [Click here to join the meeting](#)

Call-in audio only: (916) 535-0978, Conference ID: 803 871 915#

Item No. 1 Call to Order and Welcome

Jay Harris, Committee Chair (or designee)

- Roll call of ALIC members

Item No. 2 Public Comment Regarding Action Items on Today's Agenda

Jay Harris, Committee Chair (or designee)

Item No. 3 ALIC Chair and HCAI Executive Staff Remarks

- Jay Harris, Chair, ALIC Committee
- Elizabeth Landsberg, HCAI Director
- Salena Chow, HCAI Chief Deputy Director
- Dean O' Brien, MBA, Cal-Mortgage Deputy Director

Item No. 4 Approval of the Minutes of the February 12, 2026, meeting – Action Item

Jay Harris, Committee Chair (or designee)

The Committee will vote to approve the minutes of the previous Committee meeting held on February 12, 2026.

- Item No. 5 Loan Insurance Application Review: Castle Family Health Centers
(Applicant) – Action Item
Tobias Lopez, Account Manager

The Applicant is a Federally Qualified Health Center California and a not-for-profit public benefit corporation described under Section 501(c)(3) of the Internal Revenue Code of 1986. The Applicant that owns and operates community health centers serving Atwater, Winton, and surrounding communities in Merced County.

The purpose of the insured loan of approximately \$12.3 million is to (i) finance the Atwater Building B expansion project, including renovation, equipment, and related capital improvements; (ii) refinance the Applicant's existing bank loan; (iii) fund capitalized interest and a debt service reserve fund; (iv) fund the HCAI insurance premium; and (v) fund the costs of issuance.

- Item No. 6 Cal-Mortgage Reports – Informational Item
A. Project Monitoring
Consuelo Hernandez, Cal-Mortgage Supervisor

Ms. Hernandez will report on the statistics for the existing portfolio of the Cal-Mortgage Borrowers.

- B. Pending Projects
Consuelo Hernandez, Cal-Mortgage Supervisor

Ms. Hernandez will report on current and prospective borrower applications.

- C. Problem Project Report
Dean O'Brien, MBA, Cal-Mortgage Deputy Director

Mr. O'Brien will report on projects appearing on the Cal-Mortgage Problem Projects Report.

- D. Distressed Hospital Loan Program and Small and Rural Hospital Relief Program
Dean O'Brien, MBA, Cal-Mortgage Deputy Director

Mr. O'Brien will report on the activities of the Distressed Hospital Loan Program and Small and Rural Relief Program.

- Item No. 7 Federal and State Budgets Discussion
Jay Harris, Committee Chair (or designee)
Mr. Dean O'Brien, MBA, Cal-Mortgage

The ALIC Committee and Mr. O'Brien will discuss the potential impact of the Federal and State Budgets on the Cal-Mortgage Loan Insurance Program.

Item No. 8 Future Agenda Items/Announcements from Committee Members
Jay Harris, Committee Chair (or designee)

Item No. 9 General Public Comment
Jay Harris, Committee Chair (or designee)

Item No. 10 Adjournment
Jay Harris, Committee Chair (or designee)

Board Members: Jay Harris, Chair*
Derik Ghookasian, Vice Chair*
Soyla Reyna-Griffin*
Jonathon Andrus*
John Woodward*
Richard Tannahill*
Scott Coffin*
Mary Connick*
*Attending Virtually

HCAI Staff: Elizabeth Landsberg, Director
Salena Chow, Chief Deputy Director
Dean O' Brien, MBA, Cal-Mortgage Deputy Director
Consuelo Hernandez, Cal-Mortgage Supervisor

The Advisory Loan Insurance Committee agenda and other notices about meetings are posted online and can be found by searching for the Advisory Loan Insurance Committee and meeting month at <https://hcai.ca.gov/public-meetings>.

For further information about this meeting, please contact Joanna Luce at (916) 319-8828, or Joanna.Luce@hcai.ca.gov, or send a letter to The Department of Health Care Access and Information, 2020 West El Camino Avenue, Sacramento, CA 95833.

The Advisory Loan Insurance Committee may take action under any agenda item.

Every effort will be made to address each agenda item as listed. However, the agenda order is tentative and subject to change without prior notice. Items not listed on the agenda will not be considered. The Advisory Loan Insurance Committee may take a brief break during the meeting. Members of the public are NOT required to identify themselves or provide other information to attend or participate in this meeting. If Microsoft Teams (or other platform) requires a name, you may enter "Anonymous". You may also input fictitious information for other requested information if required to attend the meeting (e.g., anonymous@anonymous.com).

This meeting is accessible to persons with a disability. A person who needs a disability-related accommodation or modification in order to participate in the

meeting may make a request by contacting Joanna Luce at (916) 319-8828, Joanna.Luce@hcai.ca.gov, or sending a written request to that person at 2020 West El Camino Avenue, Sacramento, CA 95833. Providing your request at least seven (7) business days before the meeting will help ensure availability of the requested accommodation.

If you need help understanding or translating any of the meeting materials into another language or need interpretation services in another language including American Sign Language, at the meeting, please contact Joanna Luce at (916) 319-8828, or Joanna.Luce@hcai.ca.gov. Let us know at least seven (7) business days before the meeting so we can set up the services you need.

Spanish/ Español

Si necesita ayuda para comprender o traducir alguno de los materiales de la reunión a otro idioma, o requiere servicios de interpretación en otro idioma, incluido el lenguaje de señas americano, durante la reunión, comuníquese con Joanna Luce at Joanna.Luce@hcai.ca.gov. Avísenos al menos siete (7) días hábiles antes de la reunión para que podamos organizar los servicios que necesita.

Korean/ 한국어

회의 자료를 다른 언어로 이해하거나 번역하는 데 도움이 필요하거나 회의에서 미국 수화를 포함한 다른 언어로 통역 서비스가 필요한 경우 Joanna Luce at Joanna.Luce@hcai.ca.gov 으로 연락해 주세요. 필요한 서비스를 설정할 수 있도록 회의 개최 최소 7일(영업일 기준) 전에 알려주세요.

Chinese Simplified/简体中文

如果您需要帮助理解或将任何会议材料翻译成另一种语言, 或者需要包括美国手语在内的另一种语言的口译服务, 请在会议上联系 Joanna Luce at Joanna.Luce@hcai.ca.gov. 请在会议开始前至少七 (7) 个工作日通知我们, 以便我们安排您所需的服务。

Tagalog/Tagalog

Kung kailangan mo ng tulong sa pag-unawa o pagsasalin ng alinman sa mga materyales sa pagpupulong sa ibang wika o kailangan ng mga serbisyo ng interpretasyon sa ibang wika kabilang ang American Sign Language, sa pulong, mangyaring makipag-ugnayan sa Joanna Luce at Joanna.Luce@hcai.ca.gov. Ipaalam sa amin nang hindi bababa sa pitong (7) araw ng negosyo bago ang pulong upang maihanda namin ang mga serbisyonang kailangan mo.

Vietnamese/Tiếng Việt

Nếu quý vị cần sự trợ giúp để hiểu hoặc dịch bất kỳ tài liệu họp nào sang ngôn ngữ khác hoặc cần dịch vụ phiên dịch sang ngôn ngữ khác bao gồm cả Ngôn Ngữ Ký Hiệu Hoa Kỳ, tại cuộc họp, vui lòng liên hệ Joanna Luce at Joanna.Luce@hcai.ca.gov. Hãy cho chúng tôi biết ít nhất bảy (7) ngày làm việc trước cuộc họp để chúng tôi có thể thiết lập các dịch vụ quý vị cần.

Chinese 繁體中文

如果您需要協助理解或將任何會議資料翻譯成另一種語言，或需要另一種語言包括美國手語的口譯服務，請在會議上聯絡 Joanna Luce at Joanna.Luce@hcai.ca.gov。請在會議開始前至少七 (7) 個工作天通知我們，以便我們安排您所需的服務