ITEM NO. 13

STAFF REPORT

CITY OF OCEANSIDE

DATE: December 10, 2008

TO: Chairman and Members of the Community Development Commission

FROM: Neighborhood Services Department

SUBJECT: **APPROVAL OF A LOAN APPLICATION UNDER THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) HOUSING REHABILITATION PROGRAM**

SYNOPSIS

Staff recommends that the Community Development Commission (CDC) approve a loan application in the amount of $46,643, under the CDBG Housing Rehabilitation Program.

BACKGROUND

The City of Oceanside has administered a CDBG housing rehabilitation program since 1978. The purpose of this program is to provide financial assistance for lower-income households to make necessary home improvements, eliminate serious health and safety hazards in private residences, and enhance the City's housing stock by improving and preserving the primary residences of low- and moderate-income families.

ANALYSIS

It is administratively necessary that the following loan application, under the CDBG program, be submitted to the CDC for approval:

Application by Mr. and Mrs. "A" for the rehabilitation of a single-family dwelling. The work to be completed includes: exterminating termites; replacing light fixtures, flooring, threshold molding, rain-gutters, steel fence, steel gate, indoor-outdoor carpet; replacing cabinets, countertop, sink, and built-in microwave; replacing medicine cabinets and sink faucet; replacing gravel roof with shingle roof; installing vertical blinds; painting exterior wood and painting interior; and altering back door entrance for handicap accessibility.

FISCAL IMPACT

Funding of $46,643 is available from the approved CDBG Residential Rehabilitation Program. Should the CDC approve this loan, the remaining CDBG fund balance available for loans in FY 2008-09 will be $278,357. This loan is due and payable upon change of title. Administrative costs for this program are included in the Neighborhood Services Department's approved budget as part of the CDBG Housing Rehabilitation Loan Program.

COMMITTEE REPORT

At its meeting held on November 12, 2008, the Residential Rehabilitation Loan Committee found that the loan applicant has met the requirements of the CDBG Housing Rehabilitation Loan Program and recommended approval of the loan application.

CITY ATTORNEY'S ANALYSIS

City Attorney analysis does not apply.

RECOMMENDATION

Staff recommends that the CDC approve a loan application in the amount of $46,643, under the CDBG Housing Rehabilitation Program.

PREPARED BY:

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SUBMITTED BY:

Peter A. Weiss
Executive Director

REVIEWED BY:

Michelle Skaggs Lawrence, Deputy City Manager

Margery M. Pierce, Director of Neighborhood Services

Exhibit: Summary Table

Date: December 10, 2008

SUMMARY TABLE
RESIDENTIAL REHABILITATION

APPLICANT	BMIR	DEFERRED	LOAN/GRANT	GRANT	CALHOME
1. "A"		$46,643			
SUB-TOTAL		**$46,643**			

GRAND TOTAL **$46,643** **Prepared By: Neighborhood Services Dept.**