



DATE: December 2, 2009

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 \$29,084, 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 Ms. "A" for the rehabilitation of a single-family dwelling. The work to be completed includes: abating asbestos; exterminating termites; replacing dry rotted wood, roof, fence, and furnace; repairing commode and closet doors; installing fan switches; and painting the interior and exterior.

Contractors that want to participate in the Rehabilitation Loan Program submit their contractors license, Oceanside business license, general liability insurance, and workman's comp into Neighborhood Services Department staff for compliance with program guidelines. This list of these contractors is provided to applicants as a courtesy list, we do not endorse or recommend any contractors. Homeowners must obtain at least three (3) bids from any licensed contractors to bid on the proposed work.

The low bidder shall be awarded the contract unless the Neighborhood Services Director, or his/her designee, deems that bid inordinately low.

FISCAL IMPACT

Funding of \$29,084 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 2009-10 will be \$295,916. 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 5, 2009, 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.

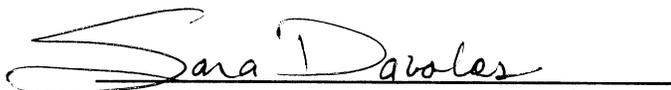
CITY ATTORNEY'S ANALYSIS

City Attorney analysis does not apply.

RECOMMENDATION

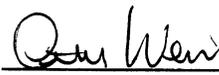
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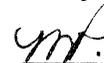


Exhibit: Summary Table

