



DATE: February 14, 2007  
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 \$15,500 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: exterminating termites; replacing damaged wood; replacing patio cover; replacing fence; painting the exterior; extending patio slab; and building a walkway.

**FISCAL IMPACT**

Funding of \$15,500 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 2006-07 will be \$176,309. 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 November 8, 2006, 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 \$15,500 under the CDBG Housing Rehabilitation Program.

PREPARED BY:

SUBMITTED BY:

  
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Interim Executive Director

REVIEWED BY:

Michelle Skaggs Lawrence, Deputy City Manager

Margery M. Pierce, Director of Neighborhood Services



Exhibit: Summary Table

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**SUMMARY TABLE  
RESIDENTIAL REHABILITATION**

**APPLICANT                      BMIR      DEFERRED    LOAN/GRANT      GRANT                      CALHOME**

1. "A"	\$15,500				
<b>SUB-TOTAL</b>	<b>\$15,500</b>				

**GRAND TOTAL                      \$15,500                      Prepared By: Neighborhood Services Dept.**