



DATE: March 4, 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 \$19,861, 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 staircases, roofing, windows, sliding glass doors, mini-blinds, water heater, and sink drain stopper; installing metal awning and rain-gutters; and painting the interior.

**FISCAL IMPACT**

Funding of \$19,861 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 \$258,496. 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 February 4, 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**

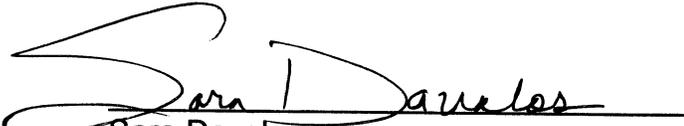
City Attorney analysis does not apply.

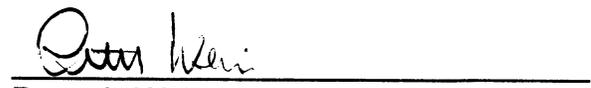
**RECOMMENDATION**

Staff recommends that the CDC approve a loan application in the amount of \$19,861, under the CDBG Housing Rehabilitation Program.

PREPARED BY:

SUBMITTED BY:

  
Sara Davalos  
Housing Specialist

  
Peter A. Weiss  
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"		\$19,861			
<b>SUB-TOTAL</b>		<b>\$19,861</b>			

**GRAND TOTAL              \$19,861              Prepared By: Neighborhood Services Dept.**