



DATE: April 12, 2006

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 approval of a loan application in the amount of \$28,800 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 garbage disposal; replacing vanity, and shower-stall; replacing electrical service; replacing windows; replacing floor; replacing the roof, and rain gutters; replacing gates; replacing garage door; replacing bathroom's drywall; and painting exterior.

FISCAL IMPACT

Funding of \$28,800 is available from the approved CDBG Residential Rehabilitation Program. Should the CDC approve this loan, the remaining CDBG fund balance available for loans in fiscal year 2005-06 will be \$165,178. 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 March 17, 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 one loan application in the amount of \$28,800 under the CDBG Housing Rehabilitation Program.

PREPARED BY:



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SUBMITTED BY:



Steven R. Jepsen
Executive Director

REVIEWED BY:

Michelle Skaggs Lawrence, Assistant to the City Manager

Mike Blessing, Deputy City Manager

Margery M. Pierce, Director of Neighborhood Services





Exhibits: Summary Table

Date: April 12, 2006

**SUMMARY TABLE
RESIDENTIAL REHABILITATION**

APPLICANT BMIR DEFERRED LOAN/GRANT GRANT
CALHOME

CDBG- Rehabilitation 1. "A"		\$28,800			
SUB-TOTAL		\$28,800			

GRAND TOTAL \$28,800 Prepared By: Neighborhood Services Dept.