



DATE: May 21, 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 \$95,460 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 windows, flooring, garage door, fence, and retaining wall; replacing tub, showers, commodes, and vanities; installing light fixtures and hot water re-circulator system; and repairing garage drywall, bathrooms drywall, and TV shelves.

**FISCAL IMPACT**

Funding of \$95,460 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 2007-08 will be \$24,092. 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 April 22, 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 \$95,460 under the CDBG Housing Rehabilitation Program.

PREPARED BY:

SUBMITTED BY:

  
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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"		\$95,460			
<b>SUB-TOTAL</b>		<b>\$ 95,460</b>			

**GRAND TOTAL**

**\$95,460**

**Prepared By: Neighborhood Services Dept.**