



DATE: May 3, 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 \$99,910 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: abating lead; exterminating termites; replacing bathtub and vanity; relocating water heater; replacing ceilings; repairing and replacing interior walls; replacing doors; replacing windows; replacing sub-floor and floor; painting the kitchen; painting the exterior; replacing kitchen cabinets, countertop, range hood, sink, and dishwasher; installing homeowners' range; replacing closets; replacing rain gutters; repairing porch's slab; installing sister footings; adjusting framing supports; and installing a blower under the house to control humidity.

FISCAL IMPACT

Funding of \$99,910 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 \$65,268. 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 April 14, 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 \$99,910 under the CDBG Housing Rehabilitation Program.

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Margery M. Pierce, Director of Neighborhood Services

Mike Blessing, Deputy City Manager





Exhibits: Summary Table

Date: May 3, 2006

**SUMMARY TABLE
RESIDENTIAL REHABILITATION**

APPLICANT BMIR DEFERRED LOAN/GRANT GRANT CALHOME

1. "A"	\$99,910				
SUB-TOTAL	\$99,910				

GRAND TOTAL \$99,910

**Prepared By: Neighborhood Services
Dept.**