



DATE: June 28, 2006

TO: Chairman and Members of the Community Development Commission

FROM: Neighborhood Services Department

SUBJECT: **APPROVAL OF TWO LOAN APPLICATIONS UNDER THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) HOUSING REHABILITATION PROGRAM**

**SYNOPSIS**

Staff recommends that the Community Development Commission (CDC) approve two loan applications in the amounts of \$85,700 and \$84,605 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 applications, 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 the roof, fascia boards, and rain-gutters; repairing paneling; replacing windows, replacing flooring; repairing electrical; replacing doors; painting the interior; painting the exterior; demolishing rear addition; replacing vanity, commode, tub, exhaust fan, walls, ceilings, and medicine cabinets; replacing siding; replacing landscape; replacing cabinets, countertop, range, range-hood, and sink; replacing overhead garage door; replacing ABS and copper piping; replacing hose bibb; replacing

space heaters; replacing built-in bookcase; installing wall and attic insulation; replacing fence's gate; discarding debris; replacing retaining wall; demolishing illegal rear concrete; and installing patio enclosure.

Application by Ms. "B" for the rehabilitation of a single-family dwelling. The work to be completed includes: abating lead; exterminating termites; replacing damaged wood; replacing electrical service; replacing water supply piping; removing popcorn ceiling; replacing interior doors; replacing closet doors; replacing windows; replacing flooring; replacing cabinets, range, range-hood, and sink; replacing shower diverters, vanities, ceiling, walls, and shower door; painting the interior; replacing garage's drywall and trimming; replacing wood siding; removing patio enclosure; painting the exterior and fogging the stucco; replacing driveway; replacing brick walkway; replacing rain-gutters and downspout; installing sprinkler system; planting fruit trees and drought-tolerant plants; discarding debris; and treating mold.

### **FISCAL IMPACT**

Funding of \$170,305 is available from the approved CDBG Residential Rehabilitation Program. Should the CDC approve these loans, the remaining CDBG fund balance available for loans in FY year 2005-06 will be expended. 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 June 9, 2006, the Residential Rehabilitation Loan Committee found that the loan applicants have met the requirements of the CDBG Housing Rehabilitation Loan Program and recommended approval of the loan applications.

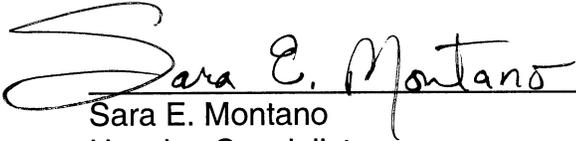
### **CITY ATTORNEY'S ANALYSIS**

City Attorney analysis does not apply.

**RECOMMENDATION**

Staff recommends that the CDC approve two loan applications in the amounts of \$85,700 and \$84,605 under the CDBG Housing Rehabilitation Program.

**PREPARED BY:**

  
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**SUBMITTED BY:**

  
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Interim Executive Director

**REVIEWED BY:**

Michelle Skaggs Lawrence, Assistant to the City Manager



Margery M. Pierce, Director of Neighborhood Services



Exhibits: Summary Table

Date: June 28, 2006

**SUMMARY TABLE  
RESIDENTIAL REHABILITATION**

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

1. "A"		\$85,700			
2. "B"		\$84,605			
<b>SUB-TOTAL</b>		<b>\$170.305</b>			

**GRAND TOTAL**

**\$170,305**

**Prepared By: Neighborhood Services Dept.**