



DATE: September 13, 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 \$22,240 and \$60,951 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 rain-gutters; replacing sprinklers; replacing garage side door; replacing windows; replacing front door; replacing flooring; repairing brick walkway; repairing garage door; repairing furnace; repairing light fixtures; repairing commode; repairing washer; and installing a French drainage system.

Application by Ms. "B" for the rehabilitation of a single-family dwelling. The work to be completed includes: exterminating termites; replacing the roof and rain-gutters; removing wrought iron railing; painting the exterior; painting the interior; replacing bibb hoses; replacing outdoor carpet; replacing exterior door; replacing electrical service;

replacing furnace; replacing windows; replacing flooring; replacing furnace vents; replacing closet doors; replacing interior doors; replacing paneling with drywall; repairing kitchen cabinets; replacing built-in oven and range-hood; and installing refrigerator water line.

FISCAL IMPACT

Funding of \$83,191 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 2006-07 will be \$191,809. 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 August 14, 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.

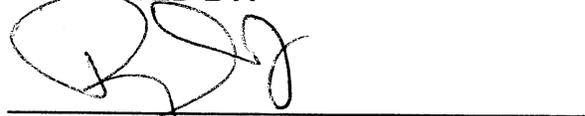
RECOMMENDATION

Staff recommends that the CDC approve two loan applications in the amounts of \$22,240 and \$60,951 under the CDBG Housing Rehabilitation Program.

PREPARED BY:


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SUBMITTED BY:


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Mike Blessing, 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"		\$22,240			
2. "B"		\$60,951			
SUB-TOTAL		\$83,191			

GRAND TOTAL

\$83,191

Prepared By: Neighborhood Services Dept.