



## Housing Rehabilitation Loan Committee Agenda

Housing Rehabilitation Loan Committee  
Tenth Street Place, 1010 10th Street, Room 3001  
Modesto, California

**Thursday, June 6, 2019 at 12:00 PM**

### **Roll Call - Silent**

### **Declaration of Conflict of Interest**

### **Public Comment Period**

Only interested persons in the audience may present these matters. Under State law, the Citizen's Housing and Community Development Committee may respond to matters being presented under the item only as follows:

- a) Briefly respond to statements made or questions raised.
- b) Ask a question for clarification
- c) Provide a reference to staff or other resources for factual information.
- d) Request staff to report back at a subsequent meeting.
- e) Finally, a Committee member or the Committee itself may take action to direct staff to place a matter of business on a future agenda.

### **Consent Items - Unless withdrawn from consent, items are approved at one time.**

- .1. Consider Approving Minutes Of The Housing Rehabilitation Loan Committee Meeting Of May 2, 2019.

Documents:

[05 02 2019 MINUTES - HRLC.PDF](#)

### **New Business**

- .1. Consider approving a \$23,081 Homeowner Rehabilitation Loan and a \$5,770 Homeowner Rehabilitation Grant, for Juana Moreno for the property located at 1101 Marin Avenue, CA 95358.

Documents:

[ITEM 1- AR -1101 MARIN AVE \\_.PDF](#)  
[ITEM 1- ATTACHMENT A -1101 MARIN AVE .PDF](#)

.2. Staff Presentation - Homeowner Rehabilitation Program Process

**Comments and Committee Reports**

(These may be presented by members of the Citizens' Housing and Community Development Committee and staff upon determination by a majority vote that an emergency exists, as defined by State Law, or by a 2/3 vote that (1) there is a need to take immediate action, and (2) that the need for action came to the City's attention after the agenda was posted.)

**Adjournment**

**Posted pursuant to Government Code Section 54954.2 on bulletin board at Tenth Street Place on**

Name	Date
Time	

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*Este documento puede traducirse al español bajo petición llamando al (209) 577-5211.*



**MINUTES**  
**City of Modesto**  
**HOUSING REHABILITATION LOAN COMMITTEE**

Tenth Street Place, 1010 10<sup>th</sup> Street, Suite 3001  
Modesto, California

**Thursday, May 2, 2019**

The meeting was called to order by Chairperson Councilmember Kenoyer at 12:10 p.m.

**ROLL CALL**

Members Present: Councilmember Kenoyer, James Liberto, Rhoda Yare, David Wright, Christina Kenney, Sandra Wilson, Mary Ramirez

Members Absent: None

Staff Present: Trena Ochoa, Yesenia Carrasco, Heather Hynes and Jessica Narayan

Public Present: None

**DECLARATION OF CONFLICT OF INTEREST**

**PUBLIC COMMENT PERIOD**

**CONSENT ITEMS – UNLESS WITHDRAWN FROM CONSENT, ITEMS ARE APPROVED AT ONE TIME.**

1. Consider approving minutes of the March 7, 2019 meeting.

**ACTION:** Motion (David Wright, Rhoda Yare, 7-0) approving the minutes of the March 7, 2019.

**New Business**

1. Consider approving a \$22,480 Homeowner Rehabilitation Loan and a \$10,000 Homeowner Rehabilitation Grant for Ruth Young for the property located at 110 Rita Court, Modesto CA 95351.

**ACTION:** Motion (Rhoda Yare/ Sandra Wilson; 5-0) approving a \$22,480 Homeowner Rehabilitation Loan and a \$10,000 Homeowner Rehabilitation Grant, Ruth Young for the property located at 110 Rita Court, Modesto CA 95351.

2. Consider approving a \$19,936 Homeowner Rehabilitation Grant contingencies and related permitting fees for Rol Daniel and Marina Daniel for the property located at 3955 Coffee Road Spc #11, Modesto CA 95355.

**ACTION:** Motion (Jim Liberto/Rhoda Yare; 6-0) approving a \$19,936 Homeowner Rehabilitation Grant, Rol Daniel and Marina Daniel for the property located at 3955 Coffee Road Spc #11, Modesto CA 95355.

Committee Member David Wright recused himself from voting.

#### **COMMITTEE COMMENTS & REPORTS**

None

#### **MATTERS TOO LATE FOR THE AGENDA**

None

#### **ADJOURNMENT**

There being no further business, the meeting was adjourned at 12:53 p.m. by Chairperson Councilmember Kenoyer.

Respectfully submitted and approved by,

Jessica Narayan, Community Development Manager  
Community and Economic Development Department



**CITY OF MODESTO**  
**COMMITTEE AGENDA REPORT**

**DATE OF MEETING:**

June 6, 2019

Date: May 28, 2019

TO: Housing Rehabilitation Loan Committee

THROUGH: Jessica Narayan, Community Development Manager

SUBJECT: Homeowner Rehabilitation Grant for 1101 Marin Avenue, Modesto, CA 95358  
(Juana Moreno)

CONTACT: Jessica Narayan, Community Development Manager  
[jnarayan@modestogov.com](mailto:jnarayan@modestogov.com), 577-5321

**DESCRIPTION:**

Consider approving a \$23,081 Homeowner Rehabilitation Loan and a \$5,770 Homeowner Rehabilitation Grant, for Juana Moreno for the property located at 1101 Marin Avenue, CA 95358. (Funding: Community Development Block Grant Revolving Loan Fund)

**STRATEGIC PLAN ELEMENT:**

This item supports, Strategic Commitment - Great Safe Neighborhoods: Increase collaboration with neighborhoods and school district(s) to achieve quality of life improvements, and safe neighborhoods through supporting community self-reliance, problem solving and public/private partnerships.

**BACKGROUND:**

The Homeowner Rehabilitation Loan Program is designed to repair or eliminate health and safety hazards in residential properties for qualifying low income households whose income is 80% or below the Area Median Income. Eligible improvements include roofing, weatherization, heating and cooling systems, plumbing, electrical, ramps, handrails and widening of doorways. Financial assistance is available in the form of low interest loans, secured by Deeds of Trust and recorded against equity qualifying owner-occupied properties. The Housing Rehabilitation Loan Committee (HRLC) is authorized to approve loans up to \$49,999; loans in excess of \$49,999 require City Council approval.

The Homeowner Rehabilitation Grant Program is designed to address health and safety concerns in residential properties for qualifying low income households whose income is 80% or below the Area Median Income. Eligible Improvements include upgrading or replacement of heating, ventilating and air conditioning systems; replacement of windows, water heaters, doors, fans; insulation, and leaking roofs. Financial assistance is available in the form of a grant with assistance of twenty percent (20%) of the total project cost or \$10,000 whichever is less for owner occupied single-family residential units and \$20,000 for Modular Homes.

Technical assistance is provided for both programs and includes preparation of work specifications, preparation and review of cost estimates, bidding assistance and coordination

with local contractor(s) to ensure work is completed pursuant to applicable Federal & State regulations.

**DISCUSSION:**

On March 15, 2019, staff met with Juana Moreno (Homeowner) to complete an intake interview, and eligibility was completed and approved by the Housing Financial Specialist on March 15, 2019.

On May 17, 2019 staff met with Juana Moreno to conduct housing quality standards inspection of the property located at 1101 Marin Avenue, Modesto, CA 95358. The inspection found substantial health and safety related items in need of repair and/or replacements such as a replacement of seven windows, fence repair, and roof replacement, replace french door and flooring replacement.

A more detailed breakdown of the project improvements and corresponding costs are provided in the Homeowner Rehabilitation Program Summary Sheet, provided as **Attachment A**.

**FISCAL IMPACTS:**

The Homeowner Rehabilitation Program is funded through the Community Development Block Grant Revolving Loan Fund. Sufficient funds are available to fund the requested project.

**CEQA/NEPA REQUIREMENTS:**

As per the National Environmental Policy Act (NEPA) and as required by the U.S. Department of Housing and Urban Development, an environmental review is being prepared and completed. Funds will be released to the lowest responsive contractor only after the NEPA Environmental Review has been completed by the Environmental Review Specialist.

**RECOMMENDED COMMITTEE ACTION:**

Motion approving a \$23,081 Homeowner Rehabilitation Loan and a \$5,770 Homeowner Rehabilitation Grant for Juana Moreno for the property located at 1101 Marin Avenue, CA 95358. (Funding: Community Development Block Grant Revolving Loan Fund)

Prepared By:

\_\_\_\_\_  
Yesenia Carrasco, Housing Financial Specialist

Approved By:

\_\_\_\_\_  
Jessica Narayan, Community Development Manager

Attachments:

A. Homeowner Rehabilitation Program Summary Sheet

## ATTACHMENT A

### Homeowner Rehabilitation Program Summary Sheet - Updated 5/28/2019 1101 Marin Ave - Moreno

**Finance Items:**

Area Median Income: 55%  
Back End Debt Ratio: 0%;  
Grant forgivable at 20 years, Loan deferred for 20 yrs at 0% interest

**Property Information:**

SFR; Bdrm(s): 4; Bath(s): 2; Living Area: 1,452sq ft ; Unit Age: 1991

PROPOSAL DETAIL			
Health and Safety	Loan	Grant	Description
Health and Safety		\$ 500.00	Building Permit
		\$ 3,850.00	Window replacement (x7)
	\$ 12,580.00	\$ 1,420.00	Roof replacement
	\$ 1,400.00		French Door repair/replacement
Health and Safety	\$ 850.00		Fence repair/replacement
	\$ 5,000.00		Laminate flooring
	\$ 160.00		Pre-hung door
Health and Safety			Sewer Service
12% of estimated project cost	\$ 3,091.00		Contingency
<b>Total</b>	<b>\$ 23,081.00</b>	<b>\$ 5,770.00</b>	<b>Proposed Rehab. Work</b>

\* Contingency is there for unforeseen moisture damage from roof. If not used, then will be applied back to the deferred loan or grant amount.

*Bids in excess of 15% of the HRLC approved amount must be brought back to HRLC for approval consideration - \$33,178*