



Housing Rehabilitation Loan Committee Agenda

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

Thursday, July 18, 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Consent Items - Unless withdrawn from consent, items are approved at one time.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 the minutes from June 6, 2019.

Documents:

[06 06 2019 MINUTES - HRLC.PDF](#)

New Business

- .1. Consider approving a \$13,910 Homeowner Rehabilitation Loan and a \$3,478 Homeowner Rehabilitation Grant, for Nancy Tidemarsh for the property located at 4109 Fara Biundo Drive, Modesto CA 95355.

Documents:

[ITEM 1- AR -4109 FARA BIUNDO.PDF](#)
[ITEM 1- ATTACHMENT A -4109 FARA BIUNDO .PDF](#)

- .2. Consider approving an additional \$7,280 Homeowner Rehabilitation Grant, for Henrietta Enzminger for the property located at 3955 Coffee Road Spc #27, Modesto CA 95355.

Documents:

[ITEM 2- AR -3955 COFFEE ROAD SPC 27.PDF](#)

[ITEM 2- ATTACHMENT A -3955 COFFEE ROAD SPC 27.PDF](#)

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
Time

Date

Notice: Copies of the agenda are on file at the Modesto-Stanislaus Library Reference Room located at 1500 "I" Street, Modesto or at the City of Modesto – Community Development Division, 1010 10th Street, Suite 4300, Modesto, California.

If you require a translator, please contact the Community Development Division office by email or 209-577-5211, no fewer than two business days prior to the workshop to make the necessary arrangements.

In compliance with the Americans with Disabilities Act (ADA), the City of Modesto does not discriminate against persons with disabilities and is an accessible facility. Any person with a disability who requires a modification or accommodation to be able to participate is asked to contact the Community Development Division by email or 209-577-5211, no fewer than two business days prior to the workshop to allow for reasonable arrangements.

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 10th Street, Suite 3001
Modesto, California

Thursday, June 6, 2019

The meeting was called to order by Chairperson Councilmember Kenoyer at 12:00 p.m.

ROLL CALL

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

Members Absent: Sandra Wilson

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 May 2, 2019 meeting.

ACTION: Motion (David Wright, Mary Ramirez, 6-0) approving the minutes of the May 2, 2019.

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, Modesto CA 95358.

ACTION: Motion (Rhoda Yare/ Mary Ramirez; 6-0) approving a \$23,081 Homeowner Rehabilitation Loan and a \$5,770 Homeowner Rehabilitation Grant, Juana Moreno for the property located at 1101 Marin Avenue, Modesto CA 95358.

COMMITTEE COMMENTS & REPORTS

None

MATTERS TOO LATE FOR THE AGENDA

None

ADJOURNMENT

There being no further business, the meeting was adjourned at 12:46 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:

July 18, 2019

Date: July 9, 2019

TO: Housing Rehabilitation Loan Committee

THROUGH: Jessica Narayan, Community Development Manager

SUBJECT: Homeowner Rehabilitation Grant and Loan for 4109 Fara Biundo Drive, 95355
(Nancy Tidemarsh)

CONTACT: Jessica Narayan, Community Development Manager
jnarayan@modestogov.com, 577-5321

DESCRIPTION:

Consider approving a \$13,910 Homeowner Rehabilitation Loan and a \$3,478 Homeowner Rehabilitation Grant, for Nancy Tidemarsh for the property located at 4109 Fara Biundo Drive, Modesto CA 95355. (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 July 1, 2019, staff met with Nancy Tidemarsh (Homeowner) to complete an intake interview, and eligibility was completed and approved by the Housing Financial Specialist on July 1, 2019.

On July 3, 2019 staff met with Nancy Tidemarsh to conduct housing quality standards inspection of the property located at 4109 Fara Biundo Drive, Modesto, CA 95355. The inspection found health and safety related items in need of repair and/or replacements such as exterior slider door trim replacement, flooring replacement, GFCI replacement, repair refrigerator water line, sink replacement, carbon monoxide detector repair, mold test and clearance report, mold remediation and home inspection report.

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 \$13,910 Homeowner Rehabilitation Loan and a \$3,478 Homeowner Rehabilitation Grant for Nancy Tidemarsh for the property located at 4109 Fara Biundo, Modesto, 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 7/9/2019

4109 Fara Biundo

Finance Items:

Area Median Income: 55%

Back End Debt Ratio: 0%;

Property Information:

SFR; Bdrm(s): 3; Bath(s): 2; Living Area: 1,452sq ft ; Unit Age: 1985

PROPOSAL DETAIL			
Health and Safety	Loan	Grant	Description
Health and Safety		\$ 400.00	Home Inspection
		\$ 2,500.00	Mold test and Clearance report
		\$ 250.00	Sink replacement
		\$ 153.00	Refridgerator water line repair
Health and Safety		\$ 100.00	Exterior Door Trim replacement
		\$ 75.00	GFCI
	\$ 5,497.00		Mold remediation
Health and Safety	\$ 6,500.00		Flooring
	\$ 50.00		Carbon Monoxide
12% of estimated project cost	\$ 1,863.00		Contingency
Total	\$ 13,910.00	\$ 3,478.00	Proposed Rehab. Work

* 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 - \$19,996



CITY OF MODESTO
COMMITTEE AGENDA REPORT

DATE OF MEETING:
July 18, 2019

Date: July 9, 2019

TO: Housing Rehabilitation Loan Committee

THROUGH: Jessica Narayan, Community Development Manager

SUBJECT: Homeowner Rehabilitation Grant 3955 Coffee Road Spc #27, Modesto CA 95355
(Henrietta Enzminger)

CONTACT: Jessica Narayan, Community Development Manager
jnarayan@modestogov.com, 577-5321

DESCRIPTION:

Consider approving an additional \$7,280 Homeowner Rehabilitation Grant, for Henrietta Enzminger for the property located at 3955 Coffee Road Spc #27, Modesto CA 95355.
(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 May 30, 2019, staff met with Henrietta Enzminger (Homeowner) to complete an intake interview, and eligibility was completed and approved by the Housing Financial Specialist on June 4, 2019.

On June 26, 2019 staff met with Henrietta Enzminger to conduct housing quality standards inspection of the property located at 3955 Coffee Road #27, Modesto, CA 95355. The inspection found health and safety related items in need of repair and/or replacements such as replacement of ten windows.

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 an additional \$7,280 Homeowner Rehabilitation Grant for Henrietta Enzminger for the property located at 3955 Coffee Road Spc #27, Modesto, CA 95355. (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 7/9/2019

3931 Coffee Road #27 (Enzminger)

Finance Items:

Area Median Income:40.51%

Back End Debt Ratio: 34%;

Grant forgivable at 5 years

Property Information:

SFR; Bdrm(s): 3; Bath(s): 2; Unit Age: 1974

PROPOSAL DETAIL		
Health and Safety	Grant	Description
Health and Safety	\$ 6,500.00	Window Replacement (x10)
<i>12% of estimated cost</i>	\$ 780.00	Contingency
Total	\$ 7,280.00	Proposed Rehab. Work

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