



**City of
Santa Clara**
The Center of What's Possible

Housing Rehabilitation
Loan Committee Meeting
Neighborhood Conservation
Improvement Program (NCIP)
Housing and Community Services
City Manager's Staff Conference Room
1500 Warburton Avenue

**August 4, 2016
8:00 a.m.**

MINUTES OF MEETING
Approved October 13, 2016

Committee Members Present: Teresa O'Neill-Chair
Carmen Pascual
Mike Ferrito

Staff Present: Tamera Haas, Deputy City Manager
Andrew Crabtree, Director of Community Development
Kelvin Malko, Housing Inspector
Kathy Flood, Staff Analyst
Jennifer Carvalho, Office Specialist III

1. CONSENT CALENDAR

Items listed on the CONSENT CALENDAR are considered routine and will be adopted by one motion. There will be no separate discussion of the items on the CONSENT CALENDAR unless discussion is requested by a member of the Committee, staff or public. If so requested, that item will be removed from the CONSENT CALENDAR and considered under CONSENT ITEMS PULLED FOR DISCUSSION.

- A. Approval of Minutes from April 7, 2016
Motion approved (3-0)

*****End of Consent Calendar*****

2. ITEMS FOR DISCUSSION

New Committee Member Mike Ferrito was introduced and welcomed as well as the new Director of Community Development, Andrew Crabtree. Also acknowledged was the transition of the Housing and Community Services Division to the Community Development Department. This new Department is comprised of Planning, Building and Housing.

- A. Review of NCIP FY15-16 Financial Status:
Status reports were reviewed and accepted. Discussion was had on the strict regulations on the use of HOME funds regarding home valuations and the current high market values of the city. Although Council adopted higher limits of \$940,500 at the April 5, 2016 meeting, only 1 client has qualified since. It may be time to reevaluate the rehabilitation program and decide whether or not

to continue using HOME funds by targeting specific markets or dedicate them to other eligible programs. Options will be brought forward for discussion at future meetings.

B. Current Program Overview

- HUD Monitoring
Regional HUD representative came for a four day monitoring to review projects that utilized HOME funds. This included file review and site visits of NCIP projects and TBRA. Report on this monitoring will be out around August 15, 2016. Information from the report will be brought forward at the next meeting.
- Consultants
Cloudburst Consulting Group was hired to provide technical assistance related to HUD programs. They assisted the Division in preparing for the HUD monitoring and will serve as a valuable resource in the evaluation of our current Housing programs.
- Staff Training
Cloudburst Consulting Group provided a three day on-site training on the HUD Integrated Disbursement and Information System (IDIS) database. This included an overview of the database as well as targeted processes for reporting and drawing federal funds. Two staff members will be attending certified training to become Notaries in the fall. This will expedite loan documents being processed through the Division.

3. ITEMS FOR ACTION

A. Projects Pending Review and Action

1. Client Number 00198 – 2335 South Dr.
Motion: Approve an amount of \$15,000 plus a 10% contingency loan for identified work; 3% interest, and twenty year deferred payment. Loan is subject to availability of program funds and approved application.
Motion approved (3-0)
2. Client Number 00240 – 3258 Victoria Ave.
Motion: Approve an additional amount of \$20,000 plus a 10% contingency loan for identified work; 3% interest, and twenty year deferred payment. Loan is subject to availability of program funds.
Motion approved (3-0)
3. Client Number 10016 – 1991 Bowers Ave.
Motion: Approve an additional amount of \$8,000 plus a 10% contingency loan for identified work; 3% interest, and twenty year deferred payment. Loan is subject to availability of program funds.
Motion approved (3-0)
4. Client Number 10520 – 683 Bucher Ave.
Motion: Approve an amount of \$14,000 plus a 10% contingency loan for identified work; 3% interest, and twenty year deferred payment. Loan is subject to availability of program funds.
Motion approved (3-0)

5. Client Number 10524 – 614 Viader Ct.
Motion: Approve an additional amount of \$45,000 for identified work, which includes \$25,000 plus a 10% contingency and \$20,000 for mandated work, 3% interest, and twenty year deferred payment. Loan is subject to availability of program funds.
Motion approved (3-0)

6. Client Number 10528 – 2661 Rebeiro Ave.
Motion: Approve an amount of \$24,000 plus a 10% contingency loan for identified work; 3% interest, and twenty year deferred payment. Loan is subject to availability of program funds.
Motion approved (3-0)

7. Client Number 10498 – 2346 Silveria Ct.
Motion: Approve an amount of \$13,000 plus a 10% contingency loan for identified work; 3% interest, and twenty year deferred payment. Loan is subject to availability of program funds and approved application.
Motion approved (3-0)

B. Program Appeals


An appeal letter was received from an applicant who did not qualify for a loan due to the number of existing liens on the applicant's property. The applicant requested an exception due to the unique structure of one of the liens. Per review of the letter and discussion, the appeal was denied as it fell outside the guidelines and policy of the rehabilitation program eligibility requirements. City policy is clear that the City shall be on title in no less than third position, in which case this would have been in fourth. The applicant did benefit from our program in recent months in the form of grant work that included water conservation devices such as low flow toilets and shower heads aerators. Information about local agencies that may be able to assist further will be sent to the applicant.

4. OTHER BUSINESS


None

5. ADJOURNMENT – Next meeting scheduled for October 13, 2016 at 8:00 AM.

Prepared by:


Jennifer Carvalho
Office Specialist III

Approved:


Kathy Flood
Staff Analyst

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