

## CITY OF RAPID CITY

## RAPID CITY, SOUTH DAKOTA 57701-2724

## COMMUNITY DEVELOPMENT DIVISION

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Barbara Garcia, Community Development Specialist

Community Development Division

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## **MEMORANDUM**

TO: Legal & Finance Committee

FROM: Barbara Garcia, Community Development Specialist

DATE: July 30, 2008

RE: Exception Request from Mary Wright, 603 Crazy Horse for Neighborhood

Restoration Loan Program One Time Usage of Funds

Mary Wright has requested that Council grant an exception to the maximum amount of loan funds that may be allocated to a homeowner under the Neighborhood Restoration Loan Program's (NRLP) current policies and procedures.

Ms. Wright's home is in need of a new roof, and has been for some time, however she is elderly and does not have the financial ability to repair the roof. The roof is leaking badly in two bedrooms and the bathroom of the home, and has caused extensive damage to the ceilings and the walls in the rooms. The rooms now have mold damage that has become a health hazard as well as the structural problems. (Photos are linked)

The Wrights received funding from the NRLP in 1985 in the amount of a \$7,000 grant and a \$6,500 Loan. The loan was paid in full on 8/17/2005. The Policies and Procedures state that a homebuyer may receive assistance multiple times up to the maximum assistance amount of \$15,000. Ms. Wright would still be eligible for assistance not to exceed \$1,500, for eligible repairs, but we would not make a partial payment on work unless the owner provides a cashier's check in advance for the balance of the cost.

Ms. Wright has received an estimate for the roof, walls and insulation repairs in the amount of \$8,214.30 and asks that we make an exception to provide her with another loan for that amount.

Staff Recommendation is for Council approval of the exception and a loan in the amount of \$8,214.30 for the roof, wall and mold repair.

