

Article 9: Residential Rehabilitation Loan Program

(“Fees for Park and Recreational Facilities and Sections” added 6-27-1974 by O-11341 N.S.)

(Repealed 9-3-1975 by O-11672 N.S.)

(“Residential Rehabilitation Loan Program” added 1-23-1975 by O-11483 N.S.)

Division 1: In General

(“In General” added 1-23-1975 by O-11483 N.S.)

§99.0101 Purpose

This chapter provides for the administration and financing of a Rehabilitation Assistance Program (RAP) in the City of San Diego. The provisions of this chapter constitute the City’s comprehensive residential rehabilitation financing program adopted pursuant to the Marks Foran Residential Rehabilitation Act of 1973, Section 37910, et seq., of the California Health and Safety Code. The purpose of RAP is to improve the condition of housing and the quality of life in San Diego by providing a means through which property owners in voluntarily designated residential areas in San Diego which are deteriorating may obtain financial assistance to rehabilitate their property. It shall be the policy of RAP in San Diego to preserve and improve existing residential neighborhoods. The methods to be used consist of concentrated code enforcement, relocation assistance, low-cost, long-term loans for property rehabilitation, and public improvements necessary to ensure the successful rehabilitation of the area, and it shall be the policy of the City to provide adequate funding for these purposes as funds are available.
(“Purpose” added 1-23-1975 by O-11483 N.S.)

§99.0102 Definitions

Unless the context otherwise requires, the following definitions govern the construction of this chapter:

- (a) “Housing Advisory and Appeals Board” means the Board described in Section H-203 of the San Diego Housing Code.
- (b) “Housing Advisory Board” means the Board described in Section 98.29 of the San Diego Municipal Code.
- (c) “Bonds” means any bonds, notes, interim certificates, debentures, or other obligations issued by the City pursuant to this chapter and which are payable

exclusively from revenues, as defined, and from any other funds specified in this chapter upon which the bonds may be made a charge and from which they are payable.

- (d) “City” means The City of San Diego.
- (e) RAP “Citizens Advisory Committee” (CAC) means the broadly represented committee established in accordance with Section 99.0401.
- (f) “Code enforcement area” has the same meaning as “residential rehabilitation area.”
- (g) “Conventional RAP loan” means any residential rehabilitation loan made pursuant to the provisions of this chapter which is not a hardship loan.
- (h) “Designated area” has the same meaning as “residential rehabilitation area.”
- (i) “Financing” means the lending of money or any other thing of value for the purpose of residential rehabilitation and unless otherwise indicated includes refinancing of outstanding indebtedness of a participating party with respect to property which is subject to residential rehabilitation.
- (j) “General property improvements” means those items of residential rehabilitation which are not necessary to remedy either existing violations of the City Housing Code or other applicable City codes relating to the physical conditions of structures, or incipient violations thereof.
- (k) “Hardship loan” means a loan of not more than \$3,500 made to a low-income owner-occupant of property requiring residential rehabilitation made pursuant to Division 8 of this chapter.
- (l) “Incipient Code Violation” is a physical condition which can be expected to deteriorate into a violation of a rehabilitation standard within two years.
- (m) “Loan Committee” means the committee established in accordance with Section 99.0403.
- (n) “Participating party” means any person, company, corporation, partnership, firm or other entity or group of entities requiring financing for residential rehabilitation pursuant to the provisions of this chapter.

- (o) “Program” means the Rehabilitation Assistance Program described in this chapter and includes, but is not limited to, the provisions for code enforcement, rehabilitation financing, and installation of public improvements in residential rehabilitation areas.
- (p) “Rehabilitation Assistance Program” or “RAP” has the same meaning as “program.”
- (q) “Rehabilitation standards” means the standards established in the City Housing Code and other applicable City codes which assure adequate and safe structures and utility systems without deficiencies of physical conditions in order to protect the health, safety and/or general welfare of inhabitants.
- (r) “Residence” means any structure, residential or commercial, which is located in a residential rehabilitation area.
- (s) “Residential rehabilitation” means the construction, reconstruction, renovation, replacement, extension, repair, betterment, equipping, developing, embellishing, or otherwise improving residences consistent with standards of strength, effectiveness, fire resistance, durability, and safety, so that such structures are satisfactory and safe to occupy for residential purposes and are not conducive to ill health, transmission of disease, infant mortality, juvenile delinquency or crime because of any one or more of the following factors:
 - (1) Defective design and character of physical construction.
 - (2) Faulty interior arrangement and exterior spacing.
 - (3) Inadequate provisions for ventilation, lighting and sanitation.
 - (4) Obsolescence, deterioration and dilapidation.
- (t) “Residential rehabilitation area” means the geographical area determined pursuant to the provisions of Division 5 hereof. It may also be referred to as the “designated area” or the “Code enforcement area.”
- (u) “Residential rehabilitation loan fund” means the fund established with the proceeds of bonds issued pursuant to the provisions of this chapter.
- (v) “Revenues” means all amounts received as repayment of principal, interest, and all other charges received for, and all other income and receipts derived by, the City of San Diego from the financing of residential rehabilitation, including

monies deposited in a sinking, redemption or reserve fund, or other fund, to secure the bonds or to provide for the payment of the principal of, or interest on, the bonds, and such other monies as the City Council may, in its discretion, make available therefor.

(“Definitions” added 1-23-1975 by O-11483 N.S.)

§99.0103 References to Public Officials and Public Agencies

- (a) Unless otherwise indicated, all public officials and public agencies named in this chapter are officials and agencies of the City.
- (b) Whenever a City official is referred to in this chapter, the reference includes that official and his or her designee or designees.
- (c) All references to the Charter or to ordinances are references to the Charter or ordinances of the City.
- (d) Under direction and review of the City Manager, the managerial, the planning, and legal departments should appropriately participate in the RAP Program.

(“References to Public Officials and Public Agencies” added 1-23-1975 by O-11483 N.S.)