

## EMERGENCY HOME REPAIR LOAN PROGRAM SELECTION (Addendum to Residential Rehabilitation Loan Application)

☐ By marking this box and signing below, you acknowledge you are applying for the **Emergency Home Repair Program**.  
**Please complete and sign the attached Homeowner's Statement.**

Subject Property Address (street, city, state, zip)					
Borrower's Name (Print)			Co-Borrower's Name (Print)		
Borrower's Signature		Date	Co-Borrower's Signature		Date
For Office Use Only	Date Received	Application No.	District	Census Tract	Flood <input type="checkbox"/> Yes <input type="checkbox"/> No

### Program Description

PURPOSE:	The EMERGENCY HOME REPAIR PROGRAM (EHRP) provides loan funds for home repairs that require immediate attention, such as emergency violations issued by a Fire Marshall, Health Officer or Code Enforcement Officer, leaking roof or sewer break.		
REQUIREMENTS:			
LOCATION:	<ul style="list-style-type: none"><li>Property must be located in the City of Oakland.</li></ul>		
ELIGIBLE ITEMS:	<ul style="list-style-type: none"><li>Loan funds must be used for severe emergency conditions such as major roofrepairs, sewer repairs or other major mechanical systems including electrical and plumbing repairs.</li></ul>		
MINIMUM LOAN AMOUNT	<ul style="list-style-type: none"><li>\$2,500</li></ul>	MAXIMUM LOAN AMOUNT:	<ul style="list-style-type: none"><li>\$15,000</li></ul>
INTEREST RATE:	<ul style="list-style-type: none"><li>Zero Interest</li></ul>		
PAYMENTS/TERM:	<ul style="list-style-type: none"><li>No periodic payments</li><li>Loan will be paid upon the sale, transfer of title of property, and refinance (under certain conditions)</li><li>Eligible once every twelve (12) months period with of a health and safety issue or natural disaster</li></ul>		
PREPAYMENT PENALTY:	<ul style="list-style-type: none"><li>None</li></ul>		
SECURITY:	<ul style="list-style-type: none"><li>Deed of Trust</li></ul>		
CLOSING COST	<ul style="list-style-type: none"><li>Actual Cost (financed in loan amount)</li></ul>		
OCCUPANCY:	<ul style="list-style-type: none"><li>Applicant must occupy the property</li></ul>		
OWNERS ON RECORD:	<ul style="list-style-type: none"><li>All owners on record must apply</li></ul>		
INCOME:	<ul style="list-style-type: none"><li>Applicant's annual household income cannot exceed the income limits (50% AMI) listed below. Income of all household members who are 18 years or older must be considered to determine income eligibility (includes house/roommates).</li></ul>		
INCOME LIMITS:	Household Size	Maximum Income	
	1	\$50,000	
	2	\$57,150	
	3	\$64,300	
	4	\$71,400	
	5	\$77,150	
	6	\$82,850	
	7	\$88,550	
	8	\$94,250	

It is the policy of the City of Oakland not to discriminate on the basis of disability in employment or any of its programs, activities, or services. Auxiliary aids and services may be provided upon request.

## Homeowner's Statement Emergency Repair(s)

**Applicant(s):** \_\_\_\_\_

**Property Address:** \_\_\_\_\_

**Instructions:** The loan you are applying for is to pay for **emergency repair(s) of your home only**. Check the item(s) that you think need to be repaired immediately and describe why the repair(s) is(are) urgently needed.

Item(s)	describe why repair(s) is(are) urgently needed
<input type="checkbox"/> roof	_____
<input type="checkbox"/> heater/furnace	_____
<input type="checkbox"/> foundation	_____
<input type="checkbox"/> fireplace	_____
<input type="checkbox"/> porch and stairs	_____
<input type="checkbox"/> driveway and walkway	_____
<input type="checkbox"/> sewer	_____
<input type="checkbox"/> plumbing	_____
<input type="checkbox"/> electrical	_____

other: (list)	
<input type="checkbox"/> _____	_____
<input type="checkbox"/> _____	_____

**Please provide Contractor's bid and detailed work description for the proposed emergency repair work.**

**Initials:** Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

Revised:6/25/2019