



OAKLAND HOMEOWNERS: LEGALIZE YOUR SECOND UNIT



Accessory Dwelling Unit Loan Program (ADULP)



Photo Credit: Valley Home Development



Oakland's ADU Loan Program

ADULP provides support for low-income homeowners located in an Opportunity Zone to legalize an unpermitted secondary unit within or next to their owner-occupied single-family home.

If you have a partial or established second unit next to or within your single family home developed without permit approval, you may be eligible for assistance to establish a legal ADU or Jr. ADU.

Participants receive assistance with design, permitting, and construction, and up to \$100,000 as a deferred payment construction loan.

Visit the website to review guidelines, complete a **confidential survey, and request an application.**

<https://www.oaklandca.gov/ADULP>

ADULP@OaklandCa.gov ~ 510-238-3598

Benefits of Establishing a Permitted ADU / Jr.ADU

Many secondary units in Oakland were developed outside of the required permitting process. ADULP wants to help ensure that these units are safe, legal, and can continue to provide flexible housing options for tenants or family members and potentially income support for low-income Oakland homeowners.

- **Increased Property Value**
- **Legal Protections**
- **Prevent Enforcement Fines**
- **Occupant Health and Safety**
- **Rental Income**
- **Intergenerational Housing**



*Housing & Community
Development Department*