



Residential Lending

# Home Rehabilitation Services





# ABOUT THE PROGRAM

Established in 1970's Residential Lending Services offers a citywide loan financing and grant program for neighborhood revitalization projects, home rehabilitation, accessibility improvements and lead-based paint remediation - with exception of the ADULP focused on opportunity zones.

This program aims to provide direct services to vulnerable homeowners and renters that are at-risk for becoming displaced, living in substandard living conditions and exposed to health and safety hazards in their homes. Low-to-moderate income households that meet the HUD income requirement are eligible including.

- BIPOC
- families with children ages 6 and under,
- expectant mothers,
- seniors,
- disabled persons

RLS also collaborates with other housing and sustainability partners to offer support services and resources to homeowners.

## OUR PARTNERS





# RACE AND EQUITY LENS

## **Remove Barriers of Housing Support for Vulnerable Homeowners**

access to financing and project monitoring to support vulnerable homeowner populations and their inability to access traditional bank loans due to various eligibility constraints i.e. income and credit status. Prevent predatory lending and contractor fraud.

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## **Prevent Displacement of Oakland Residents**

keeping seniors in their homes to age in place. Keeping native Oaklanders housed.

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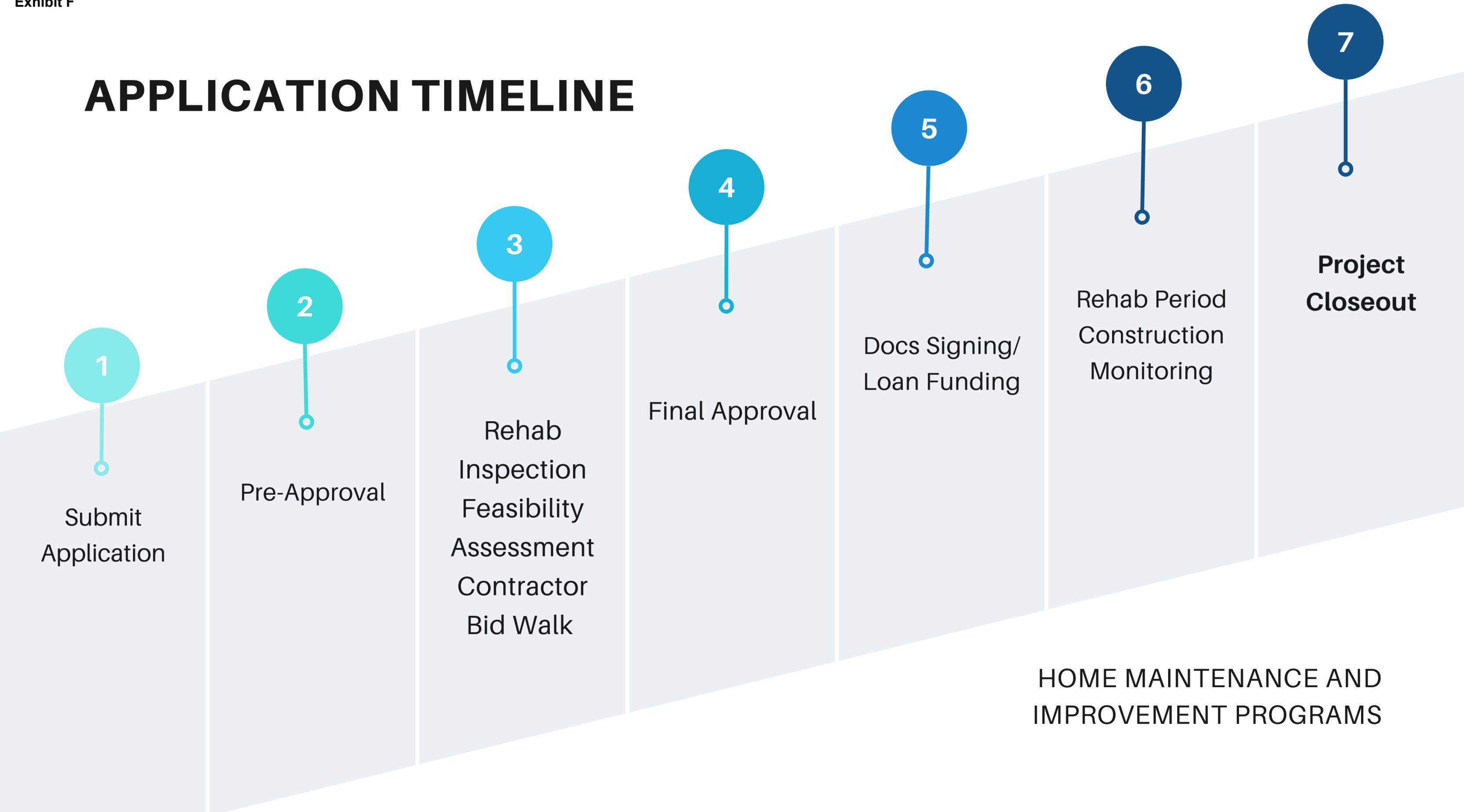
## **Promote Generational Wealth and Neighborhood Preservation**

secure long-term affordability, and generational wealth for their families and prevent neighborhood deterioration and blight.

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## **Support Local/Disadvantaged Businesses, Woman Owned, BIPOC Owned Business**

# APPLICATION TIMELINE



# NO COST SERVICES



**MORTGAGE UNDERWRITING**

**LEAD AND TERMITE ASSESSMENT REPORTS**

**DEDICATED LICENSED ARCHITECT**

**ARCHITECTURAL DRAWINGS AND  
COST ESTIMATES**

**CONSTRUCTION BIDDING COORDINATION**

**CONSTRUCTION MONITORING**

**PROGRESS PAYMENTS**

**PROJECT CLOSEOUT**

# CLIENT PROFILES

## Referrals

- Word of Mouth
- Repeat Customers
- Council Office
- Mayor's Office
- Code Compliance
- Adult Protective Services
- Housing and Economic Rights Advocates
- Previous Outreach Campaigns - i.e. community events; town halls

## Homeowner Issues

- Deferred Maintenance
- Hoarding
- Code Compliance violation notices
- Accessibility
- Painting
- Declined Homeowners Insurance
- Emergencies; sewer lateral backups, leaking roof





# LOAN PROGRAMS



## Home Maintenance and Improvement

## Emergency Home Repair

<b>Maximum Loan</b>	\$150,000 for single family (or the cost of rehabilitation, whichever is less and \$5,000 for each additional unit, up to four units.	Minimum \$2,500 and Maximum \$30,000
<b>Interest</b>	0-3%	0%
<b>Payments/Terms</b>	No periodic payments • Loan will be paid upon the sale or transfer of title of property or when the property is no longer owner-occupied.	No periodic payments • Loan will be paid upon the sale, transfer of title of property, and refinance (under certain conditions)
<b>Purpose</b>	to correct safety related repairs and building code deficiencies including electrical, plumbing and seismic repairs.	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
<b>Income</b>	0% interest - annual household Income cannot exceed 50% of the established HUD median income limits for Alameda County and 3% interest - annual household Income cannot exceed 80%	Annual household income cannot exceed 50% AMI.
<b>Occupancy</b>	Occupancy Restrictions Apply.	



# LOAN PROGRAM



<b>Name</b>	<b>Accessory Dwelling Unit Loan Program</b>
<b>Maximum Loan</b>	The maximum loan is \$100,000. 3% Simple Interest.
<b>Location</b>	Property must be in an Oakland Opportunity Zone (areas in blue on the map below): <a href="https://opzones.ca.gov/find-opportunity-zones/">https://opzones.ca.gov/find-opportunity-zones/</a>
<b>Purpose</b>	Oakland's ADULP provides financing and technical assistance to owner-occupied low-income households to convert an existing unpermitted secondary unit within or adjacent to the primary single-family residence into a legal Accessory Dwelling Unit (ADU) or Junior Accessory Dwelling Unit (JADU). The financing is in the form of a deferred loan for design and construction costs.
<b>Occupancy</b>	Owner must occupy the subject single-family residence at the time of application
<b>ADU Tenancy</b>	The minimum rental period for the legalized ADU/JADU is 30 days and if rented, the unit must follow all Rent Adjustment Program regulations



# GRANT PROGRAMS



<b>Name</b>	<b>Alameda County - Minor Home Repair Program</b>
<b>Maximum Grant</b>	The maximum grant is \$2,499.
<b>Purpose</b>	Grant can be used to make minor plumbing, carpentry, electrical repairs and can be used for railings, grab bars, toilets, water heaters, doors, locks and more.
<b>Eligibility</b>	Must be a homeowner, be 62 or older and/or have a disability
<b>Income</b>	Owner-Occupants annual household income cannot exceed 80% of the area median income.
<b>Occupancy</b>	Owner-occupied



# GRANT PROGRAMS



## Access Improvement Program (Owner-Occupied)

## Access Improvement Program (Rental Properties)

### Maximum Grant

The maximum grant is \$30,000, except in cases where a lift is required, the maximum amount is \$48,000.

For existing construction, the maximum grant is \$30,000 per unit, except in cases where a lift is required, the maximum amount is \$48,000. For new construction, the maximum grant is \$4,000 per unit or \$16,000 per 4-unit property

### Purpose

Accessibility modifications to both owner-occupied and rental properties. for accessibility modifications to both owner-occupied and rental properties.

### Income

Owner-Occupant's or Tenants of rental properties annual household income cannot exceed 80% of the area median income. Income of all household members who are 18 years or older will be considered to determine income eligibility

### Occupancy

Occupancy Restrictions Apply. Tenant Occupancy/Applies with Property owner.



# GRANT PROGRAMS



<b>Name</b>	<b>Lead-Safe Homes Program</b>
<b>Maximum Grant</b>	The maximum grant is \$30,000. Grants are limited to the amount needed to correct lead hazards, interior painting, exterior painting and/or soil treatment.
<b>Purpose</b>	Grant must be used for exterior house painting and other related lead-based paint hazards reduction services. Grants are available to families with children under age 6 and expectant mothers
<b>Eligibility</b>	A risk assessment for lead-based paint hazards must be performed at the property. All property owners of record must apply. AND, the head of the household must be at least 62 years of age, or have a physical disability. OR, there must be children age 6 or under and/or expectant mothers in the household.
<b>Income</b>	Owner-Occupants or Tenants of rental properties annual household income cannot exceed 80% of the area median income. Income of all household members who are 18 years or older will be considered to determine income eligibility