

REDEVELOPMENT AGENCY

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OFFICE OF THE CITY CLERK
OAKLAND

OF THE CITY OF OAKLAND

AGENDA REPORT

2010 OCT 14 PM 2:11

TO: Office of the Agency Administrator
ATTN: Dan Lindheim
FROM: Community and Economic Development Agency
DATE: October 26, 2010

RE: **A Resolution Amending Resolution No. 2006-0036 C.M.S. To Modify The Central City East Homeownership Rehabilitation Program (CCEHRP) To Include Interior And Structural Repairs And Increase The Maximum Loan Amount From \$75,000 To \$150,000**

A Resolution Adopting The West Oakland Vacant Housing Acquisition/ Rehabilitation/ New Construction Program, And Allocating \$735,000 For The Program From FY 2010-2011 Low And Moderate Income Housing Funds

A Resolution Adopting The West Oakland Automatic Gas Shut-Off Valve Program, And Allocating \$210,000 For The Program From FY 2010-2011 Low And Moderate Income Housing Funds

A Resolution Adopting The West Oakland Owner Rehabilitation Program, And Allocating \$1,939,000 For The Program From FY 2010-2011 Low And Moderate Income Housing Funds

SUMMARY

The Community and Economic Development Agency (CEDA) is recommending that the Redevelopment Agency adopt four resolutions, which (1) modify the Central City East Homeownership Rehabilitation Program (CCEHRP) to include interior and structural repairs and increase the maximum loan amount from \$75,000 to \$150,000, and (2) adopt three new West Oakland housing rehabilitation programs: the West Oakland Vacant Housing Acquisition/Rehabilitation/New Construction Program, the West Oakland Automatic Gas Shut-Off Valve Program, and the West Oakland Owner Rehabilitation Program.

FISCAL IMPACT

Modification of Central City East Rehabilitation Program

There are no negative fiscal impacts from the recommended modification of the CCEHRP; and, there is no change proposed to the annual allocation. The West Oakland Programs Operations

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Fund will be the Low Moderate Income Housing Fund (9580), Housing Development Project (P209310).

Adoption of West Oakland Rehabilitation Programs

Staff is requesting the approval of the following allocation of funds from the FY 2010-11 for three specific projects:

Program	Dollar Amount	Source	Fund No. & Org. No.
West Oakland Vacant Housing Acquisition/Rehabilitation/New Construction Program	\$735,000	Low and Moderate Income Housing Fund Housing Development Project	Fund Number 9590 and Organizational Number 88989
West Oakland Automatic Gas Shut-Off Valve Program	\$210,000	Low and Moderate Income Housing Fund Housing Development Project	Fund Number 9590 and Organizational Number 88989
West Oakland Owner Rehabilitation Program	\$1,939,000	Low and Moderate Income Housing Fund Housing Development Project	Fund Number 9590 and Organizational Number 88989

These expenditures will not have a negative impact on the General Fund. Additionally, the West Oakland Vacant Housing Acquisition/Rehabilitation/New Construction Program and the West Oakland Owner Rehabilitation Program will, in the long-term, increase property tax revenue for the City.

BACKGROUND

The Residential Lending and Rehabilitation Services Unit of the City's Housing and Community Development Department currently offers the following ten housing repair and rehabilitation programs:

- Access Improvement - Homeowner (Owner-Occupied)
- Access Improvement - Rental Property Owner
- Central City East Homeownership Rehabilitation Program
- Emergency Home Repair
- Home Maintenance & Improvement Loan
- Lead Safe Housing and Paint Program
- Minor Home Repair Program
- Neighborhood Housing Rehabilitation Program
- Seismic Safety Improvement Program

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- Weatherization and Energy Retrofit Loan Program

There has been an increased need for financial assistance to Oakland residents to facilitate residential repair and rehabilitation, particularly for blighted, deteriorated, and older housing stock.

Attachment A details activities for each of the City's the housing repair and rehabilitation programs from the past five years, disaggregated by community development district.

Staff is recommending the modification of the existing Central City East Homeownership Rehabilitation Program and the addition of three new rehabilitation programs serving the West Oakland Redevelopment Area.

Modification of Central City East Homeownership Rehabilitation Program

The Redevelopment Plan for the Central City East Redevelopment Project Area was adopted on July 29, 2003 (Ordinance No. 12528 C.M.S.) by the Council. The CCEHRP, adopted on January 18, 2005 (Resolution No. 2005-0004 C.M.S.) and modified on March 21, 2006 (Resolution No. 2006-0036 C.M.S.), was specifically designed to reflect the Central City East Project Area Committee's desire to provide financial assistance to eligible constituents to remove blight from residential properties and improve the overall aesthetics in the neighborhoods comprising the Project Area.

The CCEHRP currently provides 0-6% interest deferred loans of up to \$75,000 for exterior repair work on owner-occupied one-to-four unit properties located in the Project Area. The income of eligible households cannot exceed 100% of the area median income. Repayment of the loan is due upon sale or transfer of the property, upon refinance, or when the property is no longer owner-occupied.

The current loan limit and restriction of eligible uses to exterior work have limited the level of participation of eligible households in the CCEHRP since its initial adoption. On June 7, 2010 the Central City East Project Area Committee convened and recommended the modification of the CCEHRP as described in this report to facilitate achievement of the program's goals, increase the amount of program funds available for other Community Development Districts, offset the decrease in Community Development Block Grant funds and the decrease in program income typically used to fund rehabilitation programs throughout the City

Adoption of West Oakland Rehabilitation Programs

The Redevelopment Plan for the West Oakland Redevelopment Project was adopted on November 18, 2003 (Ordinance No. 12559 C.M.S.) by the Council. There is now an increased need for financial assistance to property owners to facilitate repairs and rehabilitation of deteriorated residential properties in West Oakland, but the City does not currently offer any

housing repair and rehabilitation programs specific to the West Oakland Redevelopment Project Area.

On May 12, 2010, the West Oakland Project Area Committee convened and recommended the adoption of three new housing rehabilitation programs serving the Project Area: the West Oakland Vacant Housing Acquisition/Rehabilitation/New Construction Program, the West Oakland Automatic Gas Shut-Off Valve Program, and the West Oakland Owner Rehabilitation Program.

KEY ISSUES AND IMPACTS

Modification of Central City East Homeownership Rehabilitation Program

CEDA staff is requesting the approval of two modifications to the CCEHRP: (1) increasing the maximum loan amount from \$75,000 to \$150,000 and (2) expanding eligible uses of the loan funds to include interior and structural repairs.

Like other parts of Oakland, the Central City East Redevelopment Project Area contains an older housing stock in need of significant rehabilitation to improve the safety and comfort of residents. Eligible uses of loan funds under the current CCEHRP are generally restricted to costs associated with repairs to the exterior of the property, resulting in improved curb appeal and façade improvements. Repair of health and safety violations; seismic upgrades and energy efficiency improvements are ineligible under current program guidelines. Because interior repairs, structural and energy retrofits are excluded, the City has only funded nineteen loans totaling \$950,313. CEDA staff believes that the current restriction of CCEHRP funds to exterior repair costs prevent otherwise eligible homeowners from accessing these funds to finance high-priority rehabilitation needs, which include interior and structural repairs. As a result, the loan funds are underutilized and the intended goals of neighborhood revitalization and blight reduction in the Project Area are not being achieved. The proposed expansion of eligible uses to include energy efficiency improvements, interior and structural repairs as well as exterior repairs and the proposed increase of the maximum loan amount to accommodate the additional repairs will likely increase the participation of eligible households in the CCEHRP. In summary, the proposed modifications will allow the loan funds to be more effectively used to advance the intended purposes of the CCEHRP.

Attachment B is a Program Description summarizing the key terms of the CCEHRP, including the proposed modifications.

Adoption of West Oakland Rehabilitation Programs

CEDA staff is also requesting the approval of the West Oakland Vacant Housing Acquisition/Rehabilitation/New Construction Program, the West Oakland Automatic Gas Shut-Off Valve Program and the West Oakland Owner Rehabilitation Program; allocation of funds to each

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program from FY 2010-11 West Oakland redevelopment funds; and authorization for CEDA staff to make grants and loans under the programs without returning to Council.

The City does not currently offer any housing repair and rehabilitation programs specific to West Oakland, but residential properties in the West Oakland Project Area are in need of repair and rehabilitation to remedy health and safety hazards, reduce blight, create affordable housing and improve the quality of housing conditions for residents of deteriorated properties.

West Oakland Vacant Housing Acquisition/Rehabilitation/New Construction Program

Staff is requesting that \$735,000 of West Oakland Low and Moderate Income Housing funds be allocated to the West Oakland Vacant Housing Acquisition/ Rehabilitation/New Construction Program. This Vacant Housing Program will provide no interest loans of up to \$200,000 to (1) owners of vacant and blighted residential properties of one-to-four units located within the West Oakland Redevelopment Project Area that are in need of extensive rehabilitation to correct code violations and to eliminate safety and health hazards and (2) owners of underutilized, vacant parcels in the West Oakland Redevelopment Project Area to construct new one-to-four unit residential properties. The loans, which will be secured by a deed of trust, become due and fully payable after a term of two years. The property must be sold to a household with an income not exceeding 100% of the area median income for Alameda County. One unit rental properties must be occupied by very low-moderate income households. Two-unit structures must have at least one unit occupied by a very low-moderate income household. Three-to-four unit structures must have at least 51% of the units occupied by very low-moderate income households.

West Oakland Automatic Gas Shut-Off Valve Program

CEDA staff is also requesting that \$210,000 be allocated to the West Oakland Automatic Gas Shut-Off Valve Program, which will provide grants to owner-occupied low- income households within the West Oakland Redevelopment Project Area for the installation of state-certified gas safety shut-off valves at existing gas meters. The maximum grants will be the cost of the acquisition and installation of the gas shut-off valves, to be determined by competitive bids and staff verification. The income of eligible households cannot exceed 80% of the area median income.

West Oakland Owner Rehabilitation Program

CEDA staff is also requesting that \$1,939,000 be allocated to the West Oakland Owner Rehabilitation Program, which will provide no- and low-interest loans to one-to-four unit owner-occupied low- -income households within the West Oakland Redevelopment Project Area to correct health and safety violations, code deficiencies and repair major systems in danger of failure. Very low-income households with incomes equal to or less than the 50% of the established HUD median income limits for Alameda County are eligible for no- interest deferred loans up to the lesser of \$125,000 or the cost of rehabilitation. Low-income households with incomes equal to or less than 80% of the established HUD median income limits for Alameda

County are eligible for 3% interest loans of up to \$125,000 for a single family unit and \$5,000 for each additional unit, up to four units. One-unit properties must be occupied by low- income households, two-unit properties must have at least one unit occupied by a low- income household, and three-to-four unit properties must have at least two units occupied by low- income households.

Attachment C contains Program Descriptions summarizing the key terms of each of the proposed West Oakland rehabilitation programs.

SUSTAINABLE OPPORTUNITIES

Approval of the modifications to the CCEHRP will facilitate the development and rehabilitation of blighted and deteriorated homes in the Central City East Project Area and increase the number of property improvements Citywide. Approval of the adoption of the West Oakland rehabilitation programs will facilitate the development, repair and rehabilitation of blighted, deteriorated, hazardous, vacant, and underutilized properties in the West Oakland Project Area. All rehabilitation programs support the City's affordable and sustainable housing and community development programs, which contribute to sustainable development through smart growth, job creation and economic development, and improvements in housing and community conditions for low- and moderate- income residents.

The proposed modifications and additions will increase the availability of program services to disadvantaged areas of the City and improve the quality of life in residential neighborhoods by assisting in the removal of conditions that contribute to neighborhood blight and housing stock deterioration.

Economic: Economic development projects will be implemented, as appropriate, that incorporate local hiring.

Environmental: Contractors will be encouraged to use green construction techniques such as the installation of energy efficient measures and water conserving fixtures, the use of recycled content building materials and low-waste construction techniques.

Social Equity: The goal of the recommended modifications and additions to the City's housing rehabilitation programs is to improve the physical conditions of the CCERA and WORA for all residents and property owners, therefore the proposed programs and projects will provide for improvements that have social benefits for the area as a whole.

DISABILITY AND SENIOR CITIZEN ACCESS

The rehabilitation programs provide financial assistance to very low- to moderate-income homeowners in Oakland. Over 50% of the housing rehabilitation loans and grants provided by the Residential Lending and Rehabilitation Services Unit are made to single, head-of-household females over the age of 62. All of the programs are available on a first-come, first-served basis with seniors and disabled property owners having immediate priority.

The CCEHRP does and the three proposed West Oakland rehabilitation programs will comply with all city, state and federal ADA requirements.

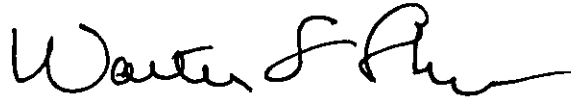
RECOMMENDATIONS AND RATIONALE

Staff recommends that the Redevelopment Agency adopt the attached Redevelopment Agency resolutions. The changes will assist CEDA in further implementing programs that reduce neighborhood blight and the deterioration of residential properties while improving the safety and condition of homes in the Central City East and West Oakland Project Areas.

ACTION REQUESTED OF THE CITY COUNCIL/REDEVELOPMENT AGENCY

Staff requests approval of the attached resolutions.

Respectfully submitted,

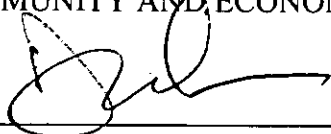


Walter S. Cohen, Director
Community and Economic Development Agency

Reviewed by:
Michele Byrd, Deputy Director
Housing and Community Development

Prepared by:
Loyd Ware, Manager
Residential Lending and Rehabilitation

APPROVED AND FORWARDED TO THE
COMMUNITY AND ECONOMIC DEVELOPMENT COMMITTEE:



Office of the Agency Administrator

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PROGRAMS ACTIVITY REPORT
 PERIOD: FISCAL YEAR: 2005-06 THRU 2009-10

ATTACHMENT A

PROGRAM		APPLICATION				
HMIP Loan	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010
	North Oakland	5	8	16	4	10
	West Oakland	10	9	4	4	12
	Chinatown/Eastlake	1	8	5	2	6
	Fruitvale/San Antonio	5	4	3	6	12
	Central Oakland	3	2	5	2	5
	Central East Oakland	11	11	12	9	18
	Elmhurst	17	13	16	13	17
	Out of District	4	1	3	1	1
Total Application Received		56	56	64	41	81

PROGRAM		APPROVALS				
HMIP Loan	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010
	North Oakland	2 \$ 96,925	5 \$ 322,300	3 \$ 193,509	7 \$ 487,775	4 \$ 275,200
	West Oakland	7 \$ 429,780	3 \$ 60,000	8 \$ 822,623	2 \$ 131,200	3 \$ 170,400
	Chinatown/Eastlake	1 \$ 27,000	1 \$ 25,000	2 \$ 160,450	4 \$ 232,821	1 \$ 75,000
	Fruitvale/San Antonio	5 \$ 375,000	2 \$ 150,000	0 \$ -	3 \$ 238,765	4 \$ 183,950
	Central Oakland	2 \$ 120,000	1 \$ 63,500	3 \$ 133,187	1 \$ 75,000	1 \$ 7,456
	Central East Oakland	9 \$ 407,285	6 \$ 429,672	5 \$ 241,150	8 \$ 410,267	7 \$ 415,522
	Elmhurst	10 \$ 618,623	8 \$ 481,870	5 \$ 356,160	6 \$ 390,250	7 \$ 353,050
	Out of District	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -
Total Application Approved		36 \$ 2,074,613	26 \$ 1,532,342	26 \$ 1,907,079	31 \$ 1,966,078	27 \$ 1,480,578

PROGRAM		COMPLETIONS				
HMIP Loan	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010
	North Oakland	1 \$ 55,070	3 \$ 217,000	2 \$ 95,300	3 \$ 229,275	11 \$ 738,500
	West Oakland	4 \$ 152,500	3 \$ 135,000	2 \$ 150,000	7 \$ 590,323	4 \$ 363,403
	Chinatown/Eastlake	0 \$ -	1 \$ 25,000	0 \$ -	5 \$ 318,271	1 \$ 75,000
	Fruitvale/San Antonio	2 \$ 150,000	2 \$ 150,000	1 \$ 75,000	0 \$ -	6 \$ 375,215
	Central Oakland	1 \$ 45,000	1 \$ 63,500	3 \$ 133,187	1 \$ 75,000	0 \$ -
	Central East Oakland	6 \$ 317,950	8 \$ 452,200	5 \$ 314,185	7 \$ 234,080	5 \$ 342,337
	Elmhurst	10 \$ 504,842	8 \$ 506,208	7 \$ 393,845	6 \$ 388,435	7 \$ 443,560
	Out of District	0 \$ -	0 \$ -	0 \$ -	0 \$ -	0 \$ -
Total Project Completed		24 \$ 1,225,362	26 \$ 1,548,908	20 \$ 1,161,517	29 \$ 1,835,384	34 \$ 2,338,015

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PROGRAM		APPLICATION									
EHRP Loan	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010					
	North Oakland	2	3	3	1	2					
	West Oakland	4	2	1	1	1					
	Chinatown/Eastlake	0	0	1	0	0					
	Fruitvale/San Antonio	1	3	0	1	1					
	Central Oakland	0	1	2	1	2					
	Central East Oakland	4	5	2	0	1					
	Elmhurst	4	6	4	2	7					
	Out of District	1	1	5	3	7					
Total Application Received		16	21	18	9	21					

PROGRAM		APPROVALS									
EHRP Loan	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010					
	North Oakland	1 \$ 15,000	3 \$ 28,140	2 \$ 30,000	0 \$ -	0 \$ -					
	West Oakland	1 \$ 7,500	1 \$ 7,500	1 \$ 15,000	0 \$ -	0 \$ -					
	Chinatown/Eastlake	0 \$ -	0 \$ -	1 \$ 8,000	0 \$ -	0 \$ -					
	Fruitvale/San Antonio	2 \$ 21,700	2 \$ 26,650	0 \$ -	1 \$ 6,000	0 \$ -					
	Central Oakland	0 \$ -	0 \$ -	1 \$ 8,914	0 \$ -	1 \$ 10,000					
	Central East Oakland	4 \$ 30,125	3 \$ 41,450	2 \$ 19,715	1 \$ 6,150	1 \$ 14,000					
	Elmhurst	2 \$ 30,000	4 \$ 36,973	5 \$ 54,350	1 \$ 14,150	1 \$ 15,000					
	Out of District	0 \$ -	1 \$ 15,000	0 \$ -	2 \$ 22,080	3 \$ 45,000					
Total Application Approved		10 \$ 104,325	14 \$ 155,713	12 \$ 135,979	5 \$ 48,380	6 \$ 84,000					

PROGRAM		COMPLETIONS									
EHRP Loan	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010					
	North Oakland	1 \$ 7,500	4 \$ 43,140	1 \$ 15,000	1 \$ 15,000	0 \$ -					
	West Oakland	0 \$ -	0 \$ -	2 \$ 15,000	0 \$ -	1 \$ 15,000					
	Chinatown/Eastlake	0 \$ -	0 \$ -	1 \$ 8,000	0 \$ -	0 \$ -					
	Fruitvale/San Antonio	1 \$ 6,700	3 \$ 41,650	0 \$ -	1 \$ 6,000	0 \$ -					
	Central Oakland	0 \$ -	0 \$ -	3 \$ 31,514	0 \$ -	0 \$ -					
	Central East Oakland	3 \$ 22,625	0 \$ -	3 \$ 38,565	1 \$ 6,150	0 \$ -					
	Elmhurst	2 \$ 22,500	5 \$ 51,973	4 \$ 46,850	1 \$ 7,500	1 \$ 15,000					
	Out of District	0 \$ -	0 \$ -	0 \$ -	0 \$ -	2 \$ 22,080					
Total Project Completed		7 \$ 59,325	12 \$ 136,763	14 \$ 154,929	4 \$ 34,650	4 \$ 52,080					

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PROGRAM		APPLICATION									
CCEHRP Loan	CD DISTRICTS	FY: 07-2005 - 06-2006		FY: 07-2006 - 06-2007		FY: 07-2007-06-2008		FY: 07-2008 - 06-2009		FY: 07-2009 - 06-2010	
	North Oakland			0		0		0		0	
	West Oakland			0		0		0		0	
	Chinatown/Eastlake			6		0		1		0	
	Fruitvale/San Antonio			3		0		0		4	
	Central Oakland			0		0		1		1	
	Central East Oakland			24		0		3		3	
	Elmhurst			10		1		0		6	
	Out of District			0		0		0		0	
Total Application Received				43		1		5		14	

PROGRAM		APPROVALS									
CCEHRP Loan	CD DISTRICTS	FY: 07-2005 - 06-2006		FY: 07-2006 - 06-2007		FY: 07-2007-06-2008		FY: 07-2008 - 06-2009		FY: 07-2009 - 06-2010	
	North Oakland			0	\$ -	0	\$ -	0	\$ -	0	\$ -
	West Oakland			0	\$ -	0	\$ -	0	\$ -	0	\$ -
	Chinatown/Eastlake			0	\$ -	2	\$ 103,000	1	\$ 52,050	2	\$ 127,470
	Fruitvale/San Antonio			1	\$ 75,000	0	\$ -	1	\$ 60,450	1	\$ 16,050
	Central Oakland			0	\$ -	0	\$ -	0	\$ -	0	\$ -
	Central East Oakland			1	\$ 25,000	7	\$ 413,000	2	\$ 87,500	2	\$ 49,460
	Elmhurst			0	\$ -	3	\$ 118,263	0	\$ -	1	\$ 17,300
	Out of District			0	\$ -	0	\$ -	0	\$ -	0	\$ -
Total Application Approved				2	\$ 100,000	12	\$ 634,263	4	\$ 200,000	6	\$ 210,280

PROGRAM		COMPLETIONS									
CCEHRP Loan	CD DISTRICTS	FY: 07-2005 - 06-2006		FY: 07-2006 - 06-2007		FY: 07-2007-06-2008		FY: 07-2008 - 06-2009		FY: 07-2009 - 06-2010	
	North Oakland			0	\$ -	0	\$ -	0	\$ -	0	\$ -
	West Oakland			0	\$ -	0	\$ -	0	\$ -	0	\$ -
	Chinatown/Eastlake			0	\$ -	1	\$ 28,000	2	\$ 127,050	0	\$ -
	Fruitvale/San Antonio			0	\$ -	1	\$ 75,000	1	\$ 60,450	1	\$ 16,050
	Central Oakland			0	\$ -	0	\$ -	0	\$ -	0	\$ -
	Central East Oakland			0	\$ -	4	\$ 187,000	4	\$ 251,000	2	\$ 87,500
	Elmhurst			0	\$ -	2	\$ 76,620	1	\$ 41,643	0	\$ -
	Out of District			0	\$ -	0	\$ -	0	\$ -	0	\$ -
Total Project Completed				0	\$ -	8	\$ 366,620	8	\$ 480,143	3	\$ 103,550

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PROGRAM		APPLICATION					
NHRP Loan	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010	
	North Oakland				1	1	
	West Oakland				1	1	
	Chinatown/Eastlake				0	0	
	Fruitvale/San Antonio				3	0	
	Central Oakland				1	0	
	Central East Oakland				0	0	
	Elmhurst				0	0	
	Out of District				0	0	
Total Application Received					6	2	

PROGRAM		APPROVALS					
NHRP Loan	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010	
	North Oakland				0 \$ -	0 \$ -	
	West Oakland				1 \$ 100,000	0 \$ -	
	Chinatown/Eastlake				0 \$ -	0 \$ -	
	Fruitvale/San Antonio				0 \$ -	2 \$ 164,000	
	Central Oakland				0 \$ -	0 \$ -	
	Central East Oakland				0 \$ -	0 \$ -	
	Elmhurst				0 \$ -	0 \$ -	
	Out of District				0 \$ -	0 \$ -	
Total Application Approved					1 \$ 100,000	2 \$ 164,000	

PROGRAM		COMPLETIONS					
NHRP Loan	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010	
	North Oakland				0 \$ -	0 \$ -	
	West Oakland				0 \$ -	0 \$ -	
	Chinatown/Eastlake				0 \$ -	0 \$ -	
	Fruitvale/San Antonio				0 \$ -	1 \$ 150,000	
	Central Oakland				0 \$ -	0 \$ -	
	Central East Oakland				0 \$ -	0 \$ -	
	Elmhurst				0 \$ -	0 \$ -	
	Out of District				0 \$ -	0 \$ -	
Total Project Completed					0 \$ -	1 \$ 150,000	

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PROGRAM		APPLICATION				
WERP Loan	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010
	North Oakland					5
	West Oakland					4
	Chinatown/Eastlake					2
	Fruitvale/San Antonio					4
	Central Oakland					1
	Central East Oakland					5
	Elmhurst					8
	Out of District					3
Total Application Received						32

PROGRAM		APPROVALS				
WERP Loan	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010
	North Oakland					2 \$ 46,800
	West Oakland					1 \$ 30,000
	Chinatown/Eastlake					0 \$ -
	Fruitvale/San Antonio					1 \$ 30,000
	Central Oakland					0 \$ -
	Central East Oakland					2 \$ 39,000
	Elmhurst					1 \$ 20,280
	Out of District					1 \$ 30,000
Total Application Approved						8 \$ 196,080

PROGRAM		COMPLETIONS				
WERP Loan	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010
	North Oakland					0 \$ -
	West Oakland					0 \$ -
	Chinatown/Eastlake					0 \$ -
	Fruitvale/San Antonio					0 \$ -
	Central Oakland					0 \$ -
	Central East Oakland					0 \$ -
	Elmhurst					0 \$ -
	Out of District					1 \$ 30,000
Total Project Completed						1 \$ 30,000

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PROGRAM		APPLICATION				
AIP Grant	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010
	North Oakland	0	2	2	5	5
	West Oakland	4	1	0	4	2
	Chinatown/Eastlake	0	1	0	0	0
	Fruitvale/San Antonio	1	1	0	3	4
	Central Oakland	2	1	0	3	4
	Central East Oakland	2	1	5	4	4
	Elmhurst	2	1	2	3	9
	Out of District	0	0	2	3	2
Total Application Received		11	8	11	25	30

PROGRAM		APPROVALS				
AIP Grant	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010
	North Oakland	2 \$ 38,629	2 \$ 48,000	4 \$ 69,000	6 \$ 75,200	3 \$ 45,000
	West Oakland	2 \$ 42,000	0 \$ -	3 \$ 62,000	2 \$ 33,972	2 \$ 39,000
	Chinatown/Eastlake	0 \$ -	1 \$ 24,000	0 \$ -	1 \$ 24,000	0 \$ -
	Fruitvale/San Antonio	0 \$ -	1 \$ 24,000	0 \$ -	3 \$ 63,000	2 \$ 39,000
	Central Oakland	2 \$ 39,000	2 \$ 26,580	3 \$ 25,000	2 \$ 29,600	2 \$ 25,000
	Central East Oakland	3 \$ 50,295	5 \$ 64,645	4 \$ 96,037	8 \$ 121,865	3 \$ 54,000
	Elmhurst	2 \$ 47,274	1 \$ 12,500	4 \$ 52,392	3 \$ 53,000	7 \$ 89,995
	Out of District	0 \$ -	0 \$ -	1 \$ 24,000	2 \$ 38,740	4 \$ 87,000
Total Application Approved		11 \$ 217,198	12 \$ 199,725	19 \$ 328,429	27 \$ 439,377	23 \$ 378,995

PROGRAM		COMPLETIONS				
AIP Grant	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010
	North Oakland	2 \$ 43,930	2 \$ 52,100	1 \$ 15,000	5 \$ 70,000	7 \$ 116,529
	West Oakland	5 \$ 122,000	2 \$ 48,000	1 \$ 13,000	3 \$ 58,972	1 \$ 24,000
	Chinatown/Eastlake	0 \$ -	0 \$ -	1 \$ 24,000	1 \$ 24,000	0 \$ -
	Fruitvale/San Antonio	0 \$ -	1 \$ 24,000	0 \$ -	0 \$ -	3 \$ 63,000
	Central Oakland	1 \$ 24,000	0 \$ -	1 \$ 12,580	3 \$ 17,000	1 \$ 15,000
	Central East Oakland	4 \$ 55,885	2 \$ 30,000	3 \$ 73,332	7 \$ 111,565	5 \$ 84,300
	Elmhurst	3 \$ 76,374	1 \$ 26,400	1 \$ 15,000	3 \$ 45,101	5 \$ 58,995
	Out of District	0 \$ -	0 \$ -	1 \$ 24,000	2 \$ 38,740	2 \$ 48,000
Total Project Completed		15 \$ 322,189	8 \$ 180,500	9 \$ 176,912	24 \$ 365,378	24 \$ 409,824

PROGRAMS ACTIVITY REPORT
PERIOD: FISCAL YEAR: 2005-06 THRU 2009-10

ATTACHMENT A

PROGRAM		APPLICATION									
LSHPP Grant	CD DISTRICTS	FY: 07-2005 - 06-2006		FY: 07-2006 - 06-2007		FY: 07-2007-06-2008		FY: 07-2008 - 06-2009		FY: 07-2009 - 06-2010	
	North Oakland	6		7		5		10		9	
	West Oakland	1		6		6		1		4	
	Chinatown/Eastlake	3		5		2		4		1	
	Fruitvale/San Antonio	5		4		0		3		3	
	Central Oakland	5		3		2		0		2	
	Central East Oakland	20		21		11		10		16	
	Elmhurst	28		24		10		9		17	
	Out of District	0		0		2		1		1	
Total Application Received		68		70		38		38		53	

PROGRAM		APPROVALS									
LSHPP Grant	CD DISTRICTS	FY: 07-2005 - 06-2006		FY: 07-2006 - 06-2007		FY: 07-2007-06-2008		FY: 07-2008 - 06-2009		FY: 07-2009 - 06-2010	
	North Oakland	5	N/A	6	N/A	4	N/A	10	N/A	10	N/A
	West Oakland	1	N/A	5	N/A	4	N/A	3	N/A	3	N/A
	Chinatown/Eastlake	3	N/A	3	N/A	4	N/A	5	N/A	2	N/A
	Fruitvale/San Antonio	5	N/A	4	N/A	1	N/A	4	N/A	1	N/A
	Central Oakland	6	N/A	2	N/A	2	N/A	0	N/A	0	N/A
	Central East Oakland	17	N/A	18	N/A	8	N/A	11	N/A	14	N/A
	Elmhurst	23	N/A	17	N/A	11	N/A	12	N/A	9	N/A
	Out of District	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A
Total Application Approved		60	N/A	55	N/A	34	N/A	45	N/A	39	N/A

PROGRAM		COMPLETIONS									
LSHPP Grant	CD DISTRICTS	FY: 07-2005 - 06-2006		FY: 07-2006 - 06-2007		FY: 07-2007-06-2008		FY: 07-2008 - 06-2009		FY: 07-2009 - 06-2010	
	North Oakland	4	\$ 45,774	6	\$ 45,900	5	\$ 41,500	5	\$ 45,650	9	\$ 122,655
	West Oakland	5	\$ 65,544	3	\$ 20,500	2	\$ 17,600	3	\$ 22,700	2	\$ 24,400
	Chinatown/Eastlake	0	\$ -	5	\$ 43,900	2	\$ 12,520	5	\$ 43,050	2	\$ 21,160
	Fruitvale/San Antonio	9	\$ 94,488	4	\$ 32,000	3	\$ 25,100	0	\$ -	4	\$ 47,420
	Central Oakland	3	\$ 21,600	2	\$ 16,700	3	\$ 25,980	0	\$ -	0	\$ -
	Central East Oakland	16	\$ 141,323	15	\$ 103,880	13	\$ 89,250	11	\$ 87,250	3	\$ 33,100
	Elmhurst	25	\$ 228,477	20	\$ 138,350	13	\$ 90,710	10	\$ 102,855	7	\$ 72,285
	Out of District	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -
Total Project Completed		62	\$ 597,206	55	\$ 401,230	41	\$ 302,660	34	\$ 301,505	27	\$ 321,020

PROGRAMS ACTIVITY REPORT
PERIOD: FISCAL YEAR: 2005-06 THRU 2009-10

ATTACHMENT A

PROGRAM		APPLICATION				
MHRP Grant	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010
	North Oakland	14	8	13	16	10
	West Oakland	4	6	5	7	12
	Chinatown/Eastlake	3	6	7	7	10
	Fruitvale/San Antonio	7	15	16	13	19
	Central Oakland	6	3	6	4	3
	Central East Oakland	33	37	49	30	52
	Elmhurst	39	52	40	39	56
	Out of District	4	6	7	6	16
Total Application Received		110	133	143	122	178

PROGRAM		APPROVALS				
MHRP Grant	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010
	North Oakland	14 \$ 25,064	8 \$ 14,050	13 \$ 15,659	16 \$ 28,902	10 \$ 18,191
	West Oakland	4 \$ 7,127	6 \$ 11,749	5 \$ 6,750	7 \$ 13,616	12 \$ 20,767
	Chinatown/Eastlake	3 \$ 5,692	6 \$ 8,300	7 \$ 15,124	7 \$ 12,244	10 \$ 21,046
	Fruitvale/San Antonio	7 \$ 13,393	15 \$ 22,703	16 \$ 24,760	13 \$ 22,789	19 \$ 37,494
	Central Oakland	6 \$ 11,633	3 \$ 5,275	6 \$ 9,960	4 \$ 9,514	3 \$ 5,594
	Central East Oakland	33 \$ 66,716	37 \$ 61,352	49 \$ 76,903	30 \$ 50,251	52 \$ 108,338
	Elmhurst	39 \$ 67,758	52 \$ 83,498	40 \$ 54,574	39 \$ 63,891	56 \$ 110,218
	Out of District	4 \$ 6,529	6 \$ 7,654	7 \$ 10,800	6 \$ 13,100	16 \$ 37,932
Total Application Approved		110 \$ 203,912	133 \$ 214,581	143 \$ 214,530	122 \$ 214,307	178 \$ 359,580

PROGRAM		COMPLETIONS				
MHRP Grant	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010
	North Oakland	14 \$ 25,064	8 \$ 14,050	13 \$ 15,659	16 \$ 28,902	10 \$ 18,191
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	Out of District	4 \$ 6,529	6 \$ 7,654	7 \$ 10,800	6 \$ 13,100	16 \$ 37,932
Total Project Completed		110 \$ 203,912	133 \$ 214,581	143 \$ 214,530	122 \$ 214,307	178 \$ 359,580

PROGRAMS ACTIVITY REPORT
PERIOD: FISCAL YEAR: 2005-06 THRU 2009-10

ATTACHMENT A

PROGRAM		APPLICATION				
SSIP Grant	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010
	North Oakland				2	0
	West Oakland				1	2
	Chinatown/Eastlake				6	1
	Fruitvale/San Antonio				1	4
	Central Oakland				1	1
	Central East Oakland				2	3
	Elmhurst				1	7
	Out of District				0	0
Total Application Received					14	18

PROGRAM		APPROVALS				
SSIP Grant	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010
	North Oakland				2 \$ 10,000	0 \$ -
	West Oakland				0 \$ -	2 \$ 10,000
	Chinatown/Eastlake				3 \$ 15,000	2 \$ 10,000
	Fruitvale/San Antonio				0 \$ -	2 \$ 10,000
	Central Oakland				0 \$ -	0 \$ -
	Central East Oakland				0 \$ -	2 \$ 10,000
	Elmhurst				1 \$ 5,000	0 \$ -
	Out of District				0 \$ -	0 \$ -
Total Application Approved					6 \$ 30,000	8 \$ 40,000

PROGRAM		COMPLETIONS				
SSIP Grant	CD DISTRICTS	FY: 07-2005 - 06-2006	FY: 07-2006 - 06-2007	FY: 07-2007-06-2008	FY: 07-2008 - 06-2009	FY: 07-2009 - 06-2010
	North Oakland				0 \$ -	2 \$ 10,000
	West Oakland				0 \$ -	0 \$ -
	Chinatown/Eastlake				2 \$ 10,000	1 \$ 5,000
	Fruitvale/San Antonio				0 \$ -	1 \$ 5,000
	Central Oakland				0 \$ -	0 \$ -
	Central East Oakland				0 \$ -	1 \$ 5,000
	Elmhurst				0 \$ -	1 \$ 5,000
	Out of District				0 \$ -	0 \$ -
Total Project Completed					2 \$ 10,000	6 \$ 30,000

ATTACHMENT B

Redevelopment Agency of the City of Oakland
 Community and Economic Development Agency
 Residential Lending and Housing Rehabilitation Services
www.oaklandnet.com/government/hcd

250 Frank Ogawa Plaza, Suite 5313
 Oakland, CA 94612
 (510) 238-3909 TDD (510) 238-3254

CENTRAL CITY EAST HOMEOWNERSHIP REHABILITATION PROGRAM (CCE HRP)

Loan Program Description

PURPOSE:	The Central City East Homeownership Rehabilitation Program (CCE HRP) is a City of Oakland Redevelopment Agency Program that provides loan funds for exterior work on homes owned and occupied by low to moderate income households in the Central City East Redevelopment Area. It is designed to enhance the curb appeal of individual homes as well as the neighborhoods where the homes are located.
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ELIGIBILITY

LOCATION:	<ul style="list-style-type: none"> Property must be located in the Central City East Redevelopment Area. (Map Attached)
OCCUPANCY:	<ul style="list-style-type: none"> Single family residence must be owner-occupied by low-moderate income households Two unit structure must have one unit owner-occupied by a low-moderate income household Three-to-Four unit structures must have at least 51% of the units occupied by low-moderate income households, including owner's unit All owners on record of the property must complete the application even if they do not occupy the property
INCOME:	<ul style="list-style-type: none"> Annual Household Income cannot exceed 100% of the established HUD area median income limits for Alameda County adjusted for household size Income of all owners on record and all household members who are 18 years or older is considered to determine eligibility Applicant has sufficient income to support existing housing and living expenses, and other debt obligations.

INCOME LIMITS:	Household Size	50% AMI*	80% AMI*	100% AMI*	Household Size	50% AMI*	80% AMI*	100% AMI*
	1	\$31,650	\$45,100	\$63,200	5	\$48,800	\$69,600	\$97,500
	2	\$36,150	\$51,550	\$72,250	6	\$52,400	\$74,750	\$104,750
	3	\$40,650	\$58,000	\$81,250	7	\$56,000	\$79,900	\$111,950
	4	\$45,150	\$64,400	\$90,300	8	\$59,600	\$85,050	\$119,200

LOAN TERMS

INTEREST RATE: (Interest Rate is based on Household Income and Size – see Income Limits above)	Household Income	Interest Rate
	Up to 50% AMI*	No Interest (0.0%)
	51% - 80% AMI*	Three Per Cent (3.0%)
	81% - 100% AMI*	Six Per Cent (6.0%)
PAYMENTS:	<ul style="list-style-type: none"> Deferred, No Periodic Payments. 	
DEMAND FEATURE:	<ul style="list-style-type: none"> Loan will be paid upon the sale or transfer of title of property, upon refinance or when the property is no longer owner-occupied. 	
MAXIMUM LOAN AMOUNT:	\$150,000, or the cost of the repairs, whichever is less	
Prepayment Penalty:	None	
Closing Costs:	\$500	
Security:	The loan is secured by a Deed of Trust on the property	

ELIGIBLE WORK ITEMS (Proposed work item(s) will be reviewed to determine if it meets Program's goals)

<ul style="list-style-type: none"> Siding repair and replacement Interior repairs Seismic Upgrades Exterior Painting Window Replacements 	<ul style="list-style-type: none"> Rehabilitation of historic façade Landscaping Stucco repair/replacement Energy Efficiency Upgrades Systems Replacements Housing Code Violations 	<ul style="list-style-type: none"> Repairing or replacing sidewalk/walkways/driveways Fencing
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City of Oakland
 Community and Economic Development Agency
 Residential Lending Services

Oakland, California 94612
 (510) 238-3909

WEST OAKLAND OWNER REHABILITATION PROGRAM Program Description

PURPOSE:	The West Oakland Owner Rehabilitation Program is a City of Oakland program that offers loans to owner-occupied low-income and moderate-income households to correct health and safety violations, code deficiencies and repair major systems in danger of failure.			
REQUIREMENTS:				
LOCATION:	<ul style="list-style-type: none"> Property must be located in the West Oakland Redevelopment Area 			
OCCUPANCY:	<ul style="list-style-type: none"> One unit structures must be occupied by low-moderate income households Two-unit structures must have at least one unit occupied by a low-moderate income household Three-to-Four unit structures must have at least 51% of the units occupied by low-moderate income households 			
OWNERS ON RECORD:	<ul style="list-style-type: none"> All owners on record must apply 			
Types of HMIP Loans:	DEFERRED LOAN	AMORTIZED LOAN		
INTEREST RATE:	<ul style="list-style-type: none"> No Interest 	<ul style="list-style-type: none"> 3% Interest 		
PAYMENTS/TERMS:	<ul style="list-style-type: none"> No Periodic Payments* Loan will be paid upon the sale or transfer of title of property. 	<ul style="list-style-type: none"> No Periodic Payments Loan will be paid upon the sale or transfer of title of property. 		
SECURITY:	<ul style="list-style-type: none"> Deed of Trust 	<ul style="list-style-type: none"> Deed of Trust 		
PREPAYMENT:	<ul style="list-style-type: none"> None 	<ul style="list-style-type: none"> None 		
CLOSING COSTS:	<ul style="list-style-type: none"> \$350-\$500 	<ul style="list-style-type: none"> \$350-\$500 		
MAXIMUM LOAN AMOUNTS:	<ul style="list-style-type: none"> \$125,000, or the cost of rehabilitation, whichever is less 	<ul style="list-style-type: none"> \$125,000 for single family unit and \$5,000 for each additional unit, up to four units 		
INCOME:	Annual Household Income cannot exceed 50% of the established HUD median income limits for Alameda County <i>Income of all household members who are 18 years or older must be considered to determine income eligibility.</i>		Annual Household Income cannot exceed 80% of the established HUD median income limits for Alameda County	
Income Limits	Household Size	Maximum Income*	Household Size	Maximum Income
	1	\$31,250	1	\$46,350
	2	\$35,700	2	\$53,000
	3	\$40,200	3	\$59,600
	4	\$44,650	4	\$66,250
	5	\$48,200	5	\$71,550
	6	\$51,800	6	\$76,850
	7	\$55,350	7	\$82,150
	8	\$58,950	8	\$87,450
	*Income of borrowers under 62 years old at the time of loan approval will be re-assessed every three (3) years to determine ability to pay			

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.

ATTACHMENT C

City of Oakland
 Community and Economic Development Agency
 Residential Lending and Housing Rehabilitation Services

250 Frank H. Ogawa Plaza, Suite 5313
 Oakland, California 94612
 (510) 238-3909
 www.oaklandnet.com

AUTOMATIC GAS SHUT-OFF VALVE PROGRAM Program Description

PURPOSE:	The Automatic Gas Shut-Off Valve Program provides grants to owner-occupied low-moderate income households for the installation of automatic shut-off valves at existing gas meters. This program is administered by Residential Lending and Housing Rehabilitation Services.
REQUIREMENTS:	
LOCATION:	<ul style="list-style-type: none"> Property must be located in the West Oakland Redevelopment Project Area.
ELIGIBLE ITEMS:	<ul style="list-style-type: none"> Grant funds may only be used for the installation of state-certified gas safety shut-off valves at existing gas meters.
MAXIMUM GRANT AMOUNT:	<ul style="list-style-type: none"> The maximum grants are to be the cost of the acquisition and installation of the gas shut-off valves. The market rate costs are to be determined by competitive bids and staff verification. There will be no payments released to property owners.
OCCUPANCY	<ul style="list-style-type: none"> Applicant must occupy the property.
INCOME	<ul style="list-style-type: none"> 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.

INCOME LIMITS ARE REVISED ANNUALLY.	Family Size	Maximum Income
	1	\$46,350
	2	\$53,000
	3	\$59,600
	4	\$66,250
	5	\$71,550
	6	\$76,850
	7	\$82,150
	8	\$87,450

In accordance with Federal, State, and local disability-related laws and regulations, 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.

Tel. No.: (510) 238-3909

**VACANT HOUSING ACQUISITION/REHABILITATION/NEW CONSTRUCTION PROGRAM
 Program Description**

PURPOSE:	<ul style="list-style-type: none"> The Vacant Housing Acquisition/Rehabilitation/New Construction Program provides financial assistance to owners of vacant and blighted residential properties of one to four units that are in need of extensive rehabilitation to correct code violations and to eliminate safety and health hazards and the owners of under utilized, vacant parcels to construct new 1-4 residential units. 																			
LOCATION:	Property must be located in the West Oakland Redevelopment Project Area																			
PROPERTY:	<ul style="list-style-type: none"> Vacant parcels, single family dwellings or one-to-four residential units. Must be vacant, blighted and have one or more major code violations. 																			
MAXIMUM LOAN AMOUNT:	<ul style="list-style-type: none"> \$200,000 																			
INTEREST RATE:	<ul style="list-style-type: none"> 0% per year on the unpaid principal balance. 																			
PAYMENTS/TERMS:	<ul style="list-style-type: none"> Payments are deferred for two (2) years with principal and accrued interest due and payable on or before expiration of term. 																			
PREPAYMENT PENALTY:	<ul style="list-style-type: none"> None 																			
SECURITY:	<ul style="list-style-type: none"> Deed of Trust 																			
INTEREST WAIVED:	<p>The property must be sold to a household with an income not exceeding 120% of the established HUD median income limits for Alameda County.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-left: 40px;"> <thead> <tr> <th style="width: 50%;">Household Size</th> <th style="width: 50%;">Maximum Income</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">1</td><td style="text-align: center;">\$ 75,000</td></tr> <tr><td style="text-align: center;">2</td><td style="text-align: center;">\$ 85,700</td></tr> <tr><td style="text-align: center;">3</td><td style="text-align: center;">\$ 96,450</td></tr> <tr><td style="text-align: center;">4</td><td style="text-align: center;">\$107,150</td></tr> <tr><td style="text-align: center;">5</td><td style="text-align: center;">\$115,700</td></tr> <tr><td style="text-align: center;">6</td><td style="text-align: center;">\$124,300</td></tr> <tr><td style="text-align: center;">7</td><td style="text-align: center;">\$132,850</td></tr> <tr><td style="text-align: center;">8</td><td style="text-align: center;">\$141,450</td></tr> </tbody> </table>		Household Size	Maximum Income	1	\$ 75,000	2	\$ 85,700	3	\$ 96,450	4	\$107,150	5	\$115,700	6	\$124,300	7	\$132,850	8	\$141,450
Household Size	Maximum Income																			
1	\$ 75,000																			
2	\$ 85,700																			
3	\$ 96,450																			
4	\$107,150																			
5	\$115,700																			
6	\$124,300																			
7	\$132,850																			
8	\$141,450																			

FILED
OFFICE OF THE CITY CLERK
OAKLAND

2010 OCT 14 PM 2:12

Approved as to Form and Legality

DRAFT

City Attorney's Office

REDEVELOPMENT AGENCY OF THE CITY OF OAKLAND

Resolution No. _____ C.M.S.

A RESOLUTION AMENDING RESOLUTION NO. 2006-0036 C.M.S. TO MODIFY THE CENTRAL CITY EAST HOMEOWNERSHIP REHABILITATION PROGRAM (CCEHRP) TO INCLUDE INTERIOR AND STRUCTURAL REPAIRS AND INCREASE THE MAXIMUM LOAN AMOUNT FROM \$75,000 TO \$150,000, AND AUTHORIZING THE AGENCY ADMINISTRATOR TO MAKE LOANS FOR THE PROGRAM WITHOUT RETURNING TO THE AGENCY

WHEREAS, on January 18, 2005, (Resolution No. 2005-0004 C.M.S.) the Agency adopted the Central City East Homeownership Rehabilitation Program (the "Program") to assist low to moderate income homeowners in the Central City East Redevelopment Project Area to rehabilitate their properties by providing deferred or low interest loans for renovation work in conjunction with other Community and Economic Development Agency housing programs; and

WHEREAS, there is now an increased need for financial assistance to property owners in the Central City East Redevelopment Project Area to facilitate the repair of blighted and deteriorated residential properties; and

WHEREAS, the current maximum loan amount and eligible use restrictions under the CCEHRP is insufficient to meet the rehabilitation needs of program participants; now, therefore, be it

RESOLVED: That the Agency hereby modifies the CCEHRP to increase the maximum loan amount from \$75,000 to \$150,000 and to expand eligible uses of CCEHRP loan funds to include interior and structural repairs; and be it

FURTHER RESOLVED: That the Agency Administrator or his designee is hereby authorized to take any action with respect to the programs described above consistent with this Resolution and its basic purpose.

IN COUNCIL, OAKLAND, CALIFORNIA, _____, 2010

PASSED BY THE FOLLOWING VOTE:

AYES - BROOKS, DE LA FUENTE, KAPLAN, KERNIGHAN, NADEL, QUAN, REID, AND
CHAIRPERSON BRUNNER

NOES -

ABSENT -

ABSTENTION -

ATTEST:

LATONDA SIMMONS
Secretary of the Redevelopment Agency
of the City of Oakland, California

2010 OCT 14 PM 2:12

**REDEVELOPMENT AGENCY
OF THE CITY OF OAKLAND**

Resolution No. _____ C.M.S.

A RESOLUTION ADOPTING THE WEST OAKLAND VACANT HOUSING ACQUISITION/ REHABILITATION/ NEW CONSTRUCTION PROGRAM, AND ALLOCATING \$735,000 FOR THE PROGRAM FROM FY 2010-2011 LOW AND MODERATE INCOME HOUSING FUNDS AND AUTHORIZING THE AGENCY ADMINISTRATOR TO MAKE LOANS FOR THE PROGRAM WITHOUT RETURNING TO THE AGENCY

WHEREAS, there is a need for financial assistance to owners of vacant and blighted residential properties in the West Oakland Redevelopment Project Area to facilitate extensive rehabilitation to correct code violations and to eliminate safety and health hazards; and

WHEREAS, there is a need for financial assistance to owners of underutilized and vacant parcels to construct new one-to-four unit homes in the West Oakland Redevelopment Project Area to reduce blight and increase affordable housing stock; and

WHEREAS, the Agency does not currently offer any housing repair and rehabilitation programs specifically serving the West Oakland Redevelopment Project Area; and

WHEREAS, the staff of the Community Economic Development Agency has developed a West Oakland Vacant Housing Acquisition/Rehabilitation/New Construction Program (the "Program") to assist property owners in the West Oakland Project Area with the rehabilitation of vacant and blighted residential properties and the development of underutilized vacant parcels to construct new residential units; and

WHEREAS, the Program is consistent with and will further the purposes of the West Oakland Redevelopment Plan; and

WHEREAS, the Agency desires to authorize the Agency Administrator to make loans not to exceed \$200,000 under the Program within the budget available for this purpose; and

WHEREAS, the Agency wishes to support these activities by allocating \$735,000 from FY 2010-2011 Low and Moderate Income Housing Funds for the Program; now, therefore, be it

RESOLVED: That the Agency hereby adopts the West Oakland Vacant Housing Acquisition/Rehabilitation/New Construction Program to provide deferred loans to owners of vacant and blighted residential units and/or underutilized, vacant parcels of land in the West Oakland Redevelopment Project Area to correct code violations, eliminate health and safety hazards, and construct new residential housing; and be it

FURTHER RESOLVED: That the Agency hereby allocates \$735,000 from FY 2010-2011 Low and Moderate Income Housing Funds (Fund Number 9580 and Project Number p209310 to the Program; and be it

FURTHER RESOLVED: That the Agency Administrator or his designee is hereby authorized to adopt guidelines for the Program, to make loans and to negotiate and enter into loan agreements for an amount not to exceed \$200,000 within the available budget for this purpose without returning to the Council, and to take other action with respect to the Program and the loans consistent with this Resolution and its basic purpose; and be it

FURTHER RESOLVED: That repayments of loans made under the Program shall be credited back to the Program fund to be used for future Program activities until such time as the Program is discontinued, at which time any amount remaining in the Program fund, and all subsequent repayments of loans originally made using Program funds, shall be repaid to this project; and be it

FURTHER RESOLVED: That the Agency Administrator or his designee as agent of the City is hereby authorized to conduct negotiations, execute documents, and take any other actions consistent with this Resolution and its basic purpose.

IN COUNCIL, OAKLAND, CALIFORNIA, _____

PASSED BY THE FOLLOWING VOTE:

AYES - BROOKS, DE LA FUENTE, KAPLAN, KERNIGHAN, NADEL, QUAN, REID, AND
CHAIRPERSON BRUNNER

NOES -

ABSENT -

ABSTENTION -

ATTEST: _____

LATONDA SIMMONS
Secretary of the Redevelopment Agency
of the City of Oakland, California

2010 OCT 14 PM 2:12

**REDEVELOPMENT AGENCY
OF THE CITY OF OAKLAND**

Resolution No. _____ C.M.S.

**A RESOLUTION ADOPTING THE WEST OAKLAND AUTOMATIC
GAS SHUT-OFF VALVE PROGRAM, AND ALLOCATING \$210,000
FOR THE PROGRAM FROM FY 2010-2011 LOW AND
MODERATE INCOME HOUSING FUNDS AND AUTHORIZING THE
AGENCY ADMINISTRATOR TO MAKE LOANS FOR THE
PROGRAM WITHOUT RETURNING TO THE AGENCY**

WHEREAS, there is a need for financial assistance to low- and moderate-income homeowners in the West Oakland Redevelopment Project Area to install state-certified gas safety automatic shut-off valves at existing gas meters; and

WHEREAS, the staff of the Community Economic Development Agency has developed a West Oakland Vacant Automatic Gas Shut-Off Valve Program (the "Program") to provide grants to low- and moderate-income homeowners to finance the cost of the acquisition and installation of gas safety shut-off valves at owner-occupied residential properties; and

WHEREAS, the Program is consistent with and will further the purposes of the West Oakland Redevelopment Plan; and

WHEREAS, the Agency desires to authorize the Agency Administrator to make grants not to exceed the cost of the acquisition and installation of the gas safety shut-off valves, as determined by competitive bids and City staff verification, and within the budget available for this purpose; and

WHEREAS, the Agency wishes to support these activities by allocating \$250,000 from FY 2010-2011 Low and Moderate Income Housing Funds for the Program; now, therefore, be it

RESOLVED: That the Agency hereby adopts the West Oakland Automatic Gas Shut-Off Valve Program to provide grants to finance the acquisition and installation of gas safety shut-off valves to low- and moderate-income households for owner-occupied homes in the West Oakland Redevelopment Project Area; and be it

FURTHER RESOLVED: That the Agency hereby allocates \$210,000 from FY 2010-2011 Low and Moderate Income Housing Funds Fund Number 9580 and Project Number P209310 to the Program; and be it

FURTHER RESOLVED: That the Agency Administrator or his designee is hereby authorized to adopt guidelines for the Program, to make grants and negotiate and execute all grant contracts under the Program within the available budget for this purpose and without returning to the Council, and to take other action with respect to the Program and the grants consistent with this Resolution and its basic purpose.

IN COUNCIL, OAKLAND, CALIFORNIA, _____

PASSED BY THE FOLLOWING VOTE:

AYES - BROOKS, DE LA FUENTE, KAPLAN, KERNIGHAN, NADEL, QUAN, REID, AND
CHAIRPERSON BRUNNER

NOES -

ABSENT -

ABSTENTION -

ATTEST:

LATONDA SIMMONS
Secretary of the Redevelopment Agency
of the City of Oakland, California

2010 OCT 14 PM 2:12

**REDEVELOPMENT AGENCY
OF THE CITY OF OAKLAND**

Resolution No. _____ C.M.S.

**A RESOLUTION ADOPTING THE WEST OAKLAND OWNER
REHABILITATION PROGRAM, AND ALLOCATING \$1,939,000
FOR THE PROGRAM FROM FY 2010-2011 LOW AND
MODERATE INCOME HOUSING FUNDS AND AUTHORIZING THE
AGENCY ADMINISTRATOR TO MAKE LOANS FOR THE
PROGRAM WITHOUT RETURNING TO THE AGENCY**

WHEREAS, there is a need for financial assistance to owner-occupied low- and moderate-income households in the West Oakland Redevelopment Project Area to correct health and safety violations, code deficiencies and repair major systems in danger of failure;

WHEREAS, the Agency does not currently offer any housing repair and rehabilitation programs specifically serving the West Oakland Redevelopment Project Area; and

WHEREAS, the staff of the Community Economic Development Agency has developed a West Oakland Owner Rehabilitation Program (the "Program") to provide no-interest, deferred loans and low-interest, amortized loans to owner-occupied low- and moderate-income households in the West Oakland Redevelopment Project Area for the purpose of residential rehabilitation of blighted or deteriorated homes to correct health and safety violations and code deficiencies and repair major systems in danger of failure;

WHEREAS, the Program is consistent with and will further the purposes of the West Oakland Redevelopment Plan; and

WHEREAS, the Agency desires to authorize the Agency Administrator to make loans under the Program not to exceed the lesser of the cost of rehabilitation or (a) \$125,000 for single-family homes and (b) \$140,000 for multi-family homes of up to four units within the budget available for this purpose; and

WHEREAS, the Agency wishes to support these activities by allocating \$1,939,000 from FY 2010-2011 Low and Moderate Income Housing Funds for the Program; now, therefore, be it

RESOLVED: That the Agency hereby adopts the West Oakland Owner Rehabilitation Program to provide no-interest, deferred loans and low-interest, deferred loans to owner-occupied low- and moderate-income households in the West Oakland Redevelopment Project Area for the purpose of residential rehabilitation of blighted or deteriorated homes to correct health and safety violations and code deficiencies and repair major systems in danger of failure; and be it

FURTHER RESOLVED: That the Agency hereby allocates \$1,939,000 from FY 2010-2011 Low and Moderate Income Housing Funds Fund Number 9580 and Project Number P209310 to the Program to the Program; and be it

FURTHER RESOLVED: That the Agency Administrator or his designee is hereby authorized to adopt guidelines for the Program, to make loans and to negotiate and enter into loan agreements for an amount not to exceed the applicable maximum loan limit within the available budget for this purpose without returning to the Council, and to take other action with respect to the Program and the loans consistent with this Resolution and its basic purpose; and be it

FURTHER RESOLVED: That repayments of loans made under the Program shall be credited back to the Program fund to be used for future Program activities until such time as the Program is discontinued, at which time any amount remaining in the Program fund, and all subsequent repayments of loans originally made using Program funds, shall be repaid to the this project; and be it

FURTHER RESOLVED: That the Agency Administrator or his designee as agent of the City is hereby authorized to conduct negotiations, execute documents, and take any other actions consistent with this Resolution and its basic purpose.

IN COUNCIL, OAKLAND, CALIFORNIA, _____

PASSED BY THE FOLLOWING VOTE:

AYES - BROOKS, DE LA FUENTE, KAPLAN, KERNIGHAN, NADEL, QUAN, REID, AND
CHAIRPERSON BRUNNER

NOES -

ABSENT -

ABSTENTION -

ATTEST:

LATONDA SIMMONS
Secretary of the Redevelopment Agency
of the City of Oakland, California