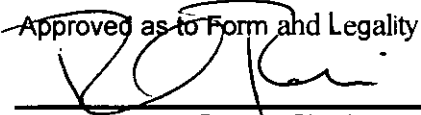


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Approved as to Form and Legality  
  
Deputy City Attorney

## OAKLAND CITY COUNCIL

RESOLUTION No. 84724 C.M.S.

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**A RESOLUTION 1) AUTHORIZING THE CITY TO ACCEPT GRANT FUNDS FROM THE COUNTY OF ALAMEDA FOR UP TO \$75,000, AND ALLOCATING SUCH FUNDS TO THE HEALTHY HOUSING PILOT PROGRAM TO ADDRESS HOUSING CONDITIONS CONTRIBUTING TO NEGATIVE HEALTH OUTCOMES FOR OAKLAND RESIDENTS, INCLUDING THOSE IMPACTED BY THE FORECLOSURE CRISIS; AND 2) AUTHORIZING A GRANT OF UP TO \$50,000 FROM COMMUNITY DEVELOPMENT BLOCK GRANT FUNDS TO COMMUNITY HOUSING DEVELOPMENT CORPORATION FOR FORECLOSURE AND HOUSING COUNSELING FOR OAKLAND HOMEOWNERS**

**WHEREAS**, the City Council previously passed Resolution No. 84064 C.M.S. supporting foreclosure prevention/mitigation activities including funds for a foreclosure prevention loan fund, homeowner and tenant counseling and legal services, and community outreach services; and

**WHEREAS**, Oakland homeowner and tenant households and neighborhoods throughout the City continue to be negatively impacted by mortgage default, foreclosure, and predatory loans targeting vulnerable borrowers; and

**WHEREAS**, the negative impacts of the foreclosure crisis include interior and exterior blight that contribute to public health hazards such as explosions of vector and bedbug populations, deteriorated housing conditions resulting in safety hazards, lack of heat, excessive mold and moisture intrusion, and lead paint hazards; and

**WHEREAS**, these negative impacts also include severe stress and anxiety, devastation of household financial stability and credit, and displacement of both homeowners and tenants, particularly long term Oakland residents; and

**WHEREAS**, the Alameda County Healthy Homes Department (ACHHD) wishes, through a grant received from the Kresge Foundation's Advance Safe and Healthy Housing Initiative, to advance the work of the Alameda County Healthy Homes Alliance to develop a strategy for increasing public awareness of housing-related health hazards in the City of Oakland; and

**WHEREAS**, ACHHD wishes to partner with the City to improve health outcomes for children suffering from health-related housing conditions, including those related to maintenance deficiencies stemming from default and foreclosure, through coordination, case conferencing and cross-training of staff from the City, ACHHD and the Alameda County Public Health Department (the "Healthy Housing Pilot Program"); and

**WHEREAS**, the County of Alameda wishes to sub-grant to the City \$75,000 from its Kresge Foundation grant to support an Oakland Healthy Housing Pilot Program; and

**WHEREAS**, City staff has determined that foreclosure and housing counseling are important services that help Oakland homeowners: avoid predatory loan schemes, receive education about purchasing a home and sustaining mortgage payments, obtain loan modifications or other help to save their home, manage household income and expenses to support a mortgage, understand their rights under applicable laws and regulations, access financial resources and negotiate more favorable outcomes with lenders and servicers; and

**WHEREAS**, City staff has determined that Community Housing Development Corporation (CHDC), a HUD-certified housing counseling agency with an effective track record of negotiating loan modifications for homeowners in foreclosure, has demonstrated relevant experience and capacity to provide foreclosure and housing counseling that supports homeownership in Oakland; and

**WHEREAS**, City staff has engaged in appropriate outreach and procedures in order to provide an allocation of up to \$50,000 to CHDC; now, therefore be it

**RESOLVED:** That the City Council hereby accepts up to \$75,000 in sub-granted funds from the County of Alameda through the Kresge Foundation's Advancing Safe and Healthy Housing Initiative to support the coordination of a Healthy Housing Pilot Program from May 15, 2013 to June 30, 2015, and appropriates such funds to Fund 2999; and be it

**FURTHER RESOLVED:** That the City Administrator or her designee is authorized to execute such documents and take any other actions with respect to sub-granted funds from the County of Alameda to support the Healthy Housing Pilot Program consistent with this Resolution and its basic purpose; and be it

**FURTHER RESOLVED:** That the City Council hereby authorizes a grant of up to \$50,000 to CHDC for foreclosure and housing counseling services, to be funded from the City's Community Development Block Grant Program (Fund 2108, Project G06250) from February 1, 2014 to January 31, 2015; and be it

**FURTHER RESOLVED:** That the City Administrator or her designee is authorized to negotiate and execute such documents and take any other actions with respect to the grant of \$50,000 to CHDC for foreclosure and housing counseling consistent with this Resolution and its basic purpose; and be it

**FURTHER RESOLVED:** That prior to execution, all contract and agreements and amendments thereto shall be reviewed and approved for form and legality by the Office of the City Attorney and a final copy shall be placed on file in the Office of the City Clerk.

IN COUNCIL, OAKLAND, CALIFORNIA, NOV 19 2013

PASSED BY THE FOLLOWING VOTE:

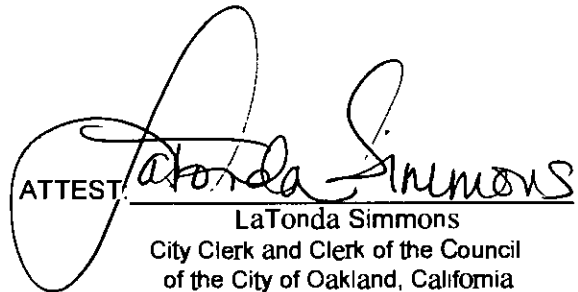
AYES - BROOKS, GALLO, GIBSON-McELHANEY, KALB, KAPLAN, ~~BEV~~, SCHAAF, AND PRESIDENT  
KERNIGHAN - 7

NOES - 0

ABSENT - 0

ABSTENTION - 0

*excused*  
Reed - 1

ATTEST   
LaTonda Simmons  
City Clerk and Clerk of the Council  
of the City of Oakland, California