

## HOME MAINTENANCE AND IMPROVEMENT LOAN PROGRAM SELECTION (Addendum to Rehabilitation Loan Application)

<input type="checkbox"/> By marking this box and signing below, you acknowledge you are applying for the <b>Home Maintenance and Improvement Program. Please complete and sign the attached Homeowner's Statement</b>					
Borrower's Name (Print)			Co-Borrower's Name (Print)		
Borrower's Signature		Date	Co-Borrower's Signature		Date
<b>Program Description</b>					
For Office Use Only	Date Received	Application No.	District	Census Tract	Flood <input type="checkbox"/> Yes <input type="checkbox"/> No

PURPOSE:	The <b>Home Maintenance and Improvement Program (HMIP)</b> is a City of Oakland Housing Rehabilitation program that offers loans to owner-occupied low-income households to correct health and safety related repairs, including building code deficiencies. Loans are not made for payment or reimbursement of completed or in-process repair costs.			
<b>REQUIREMENTS:</b>				
LOCATION:	<ul style="list-style-type: none"> <li>Property must be located in one of the seven Community Development Districts.</li> </ul>			
OCCUPANCY:	<ul style="list-style-type: none"> <li>Single family residences must have been owner-occupied for a minimum of 1 year by low-income households</li> <li>Two-unit structures must have at least one unit occupied by a low-income household</li> <li>Three-to-Four unit structures must have at least 51% of the units occupied by low-moderate income households.</li> <li>All vested recorded owners of the property must complete the application even if they do not occupy the property.</li> </ul>			
Types of HMIP Loans:	<b>DEFERRED LOAN 0% INTEREST</b>	<b>DEFERRED LOAN 3% INTEREST</b>		
INTEREST RATE:	<ul style="list-style-type: none"> <li>0% Interest</li> </ul>	<ul style="list-style-type: none"> <li>3% Interest</li> </ul>		
PAYMENTS/TERMS:	<ul style="list-style-type: none"> <li>No Periodic Payments</li> <li>Loan will be paid upon the sale or transfer of title of property or when the property is no longer owner-occupied.</li> </ul>	<ul style="list-style-type: none"> <li>No Periodic Payments</li> <li>Loan will be paid upon the sale or transfer of title of property or when the property is no longer owner-occupied.</li> </ul>		
SECURITY:	<ul style="list-style-type: none"> <li>Deed of Trust</li> </ul>	<ul style="list-style-type: none"> <li>Deed of Trust</li> </ul>		
PREPAYMENT:	<ul style="list-style-type: none"> <li>None</li> </ul>	<ul style="list-style-type: none"> <li>None</li> </ul>		
CLOSING COSTS:	<ul style="list-style-type: none"> <li>\$500</li> </ul>	<ul style="list-style-type: none"> <li>\$500</li> </ul>		
MAXIMUM LOAN AMOUNTS:	<ul style="list-style-type: none"> <li>\$75,000 for single family (or the cost of rehabilitation, whichever is less) and \$5,000 for each additional unit, up to four units.</li> </ul>	<ul style="list-style-type: none"> <li>\$75,000 for single family (or the cost of rehabilitation, whichever is less) and \$5,000 for each additional unit, up to four units.</li> </ul>		
MAXIMUM AFTER REHAB VALUE	<ul style="list-style-type: none"> <li>95% of FHA median purchase price for our area may apply</li> </ul>	<ul style="list-style-type: none"> <li>95% of FHA median purchase price for our area may apply</li> </ul>		
INCOME:	<ul style="list-style-type: none"> <li>Annual Household Income cannot exceed <b>50%</b> of the established HUD median income limits for Alameda County</li> </ul>	<ul style="list-style-type: none"> <li>Annual Household Income cannot exceed <b>80%</b> of the established HUD median income limits for Alameda County</li> </ul>		
<i>Income of all household members who are 18 years or older must be considered to determine income eligibility.</i>				
<b>Income Limits</b>	<b>Household Size</b>	<b>Maximum Income*</b>	<b>Household Size</b>	<b>Maximum Income</b>
	1	\$40,700	1	\$62,750
	2	\$46,500	2	\$71,700
	3	\$52,300	3	\$80,650
	4	\$58,100	4	\$89,600
	5	\$62,750	5	\$96,800
	6	\$67,400	6	\$103,950
	7	\$72,050	7	\$111,150
	8	\$76,700	8	\$118,300

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. Revised 7.26.18

## Homeowner's Statement Home Maintenance and Improvement

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

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

**Instructions:** The loan you are applying for is to pay for repairs and maintenance of your home. Check the items that you think need to be repaired and describe why the repairs are needed. Note: NOT all the repairs that you may want can be done.

Item(s)	describe why repairs are needed
<input type="checkbox"/> roof	_____
<input type="checkbox"/> water heater	_____
<input type="checkbox"/> heater/furnace	_____
<input type="checkbox"/> foundation	_____
<input type="checkbox"/> fireplace	_____
<input type="checkbox"/> exterior siding and paint	_____
<input type="checkbox"/> gutters and downspouts	_____
<input type="checkbox"/> porch and stairs	_____
<input type="checkbox"/> detached garage, fence and gates	_____
<input type="checkbox"/> driveway and walkway	_____
<input type="checkbox"/> main electrical service	_____
<input type="checkbox"/> sewer	_____
<b>Kitchen:</b>	
<input type="checkbox"/> floor and covering	_____
<input type="checkbox"/> walls, windows, doors	_____
<input type="checkbox"/> cabinets and counters	_____
<input type="checkbox"/> plumbing (sink)	_____
<input type="checkbox"/> electrical (lights, exhaust fan)	_____
<b>bathroom:</b>	
<input type="checkbox"/> bathtub, surround, toilet and faucets	_____
<input type="checkbox"/> walls, windows and doors	_____
<input type="checkbox"/> vanity and medicine cabinet	_____
<input type="checkbox"/> floor covering	_____
<input type="checkbox"/> plumbing (sink, toilet, etc.)	_____
<input type="checkbox"/> electrical (lights, outlet, fan)	_____
<b>living room:</b>	
<input type="checkbox"/> walls, windows, doors and ceiling	_____
<input type="checkbox"/> floor coverings	_____
<input type="checkbox"/> electrical (lights, outlets)	_____
<b>bedrooms:</b>	
<input type="checkbox"/> walls, ceiling, doors and windows	_____
<input type="checkbox"/> floor and coverings	_____
<input type="checkbox"/> electrical (lights, outlets)	_____
<b>other: (list)</b>	
<input type="checkbox"/> _____	_____
<input type="checkbox"/> _____	_____
<input type="checkbox"/> _____	_____

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

**REQUEST FOR  
LEAD EVALUATION AND CONSULTATION SERVICES  
Pre-1978 Residential Property**

From: City of Oakland  
Community and Economic Development Agency  
Residential Lending Services  
250 Frank H. Ogawa Plaza, Suite 5313  
Oakland, CA 94612

Contact Person: \_\_\_\_\_  
or \_\_\_\_\_  
Tel. No. \_\_\_\_\_  
Fax No. \_\_\_\_\_  
e-mail: \_\_\_\_\_

**General Information**

Owner's Name(s): \_\_\_\_\_ Phone: Home ( ) \_\_\_\_\_  
Name Work ( ) \_\_\_\_\_

Owner's Name(s): \_\_\_\_\_ Phone: Home ( ) \_\_\_\_\_  
Name Work ( ) \_\_\_\_\_

Property Address: \_\_\_\_\_  
Street City State Zip

Mailing Address: \_\_\_\_\_  
Street City State Zip

Ownership Type:  Sole Proprietor  Joint Tenancy  Trust  Tenants in Common  Other \_\_\_\_\_

**Property Information**

The Property is:  Owner-Occupied  Rental  Owner-Occupied and Rental

Number of residential units: \_\_\_\_\_ No. of vacant units: \_\_\_\_\_ How many bedrooms? \_\_\_\_\_ No. of occupants? \_\_\_\_\_

Is there any peeling paint?  Interior  Exterior

What is the overall condition of the home?  Good  Fair  Poor

What **repairs** or **renovations** are you planning?:  Minor Repairs  Extensive Repainting  
 Major Renovations

Please describe repairs needing financial assistance through City of Oakland programs: \_\_\_\_\_  
\_\_\_\_\_.

(or see attached Homeowner's List of Repairs).

No. of children under six years old living in the home \_\_\_\_\_

Do any children under six years old spend a significant amount of time visiting?  Yes  No

If yes, how many: \_\_\_\_\_

Child's full Name	Date of Birth	Relationship to Owner

**Tenant-Occupied Unit(s) (for two to four units)**

Provide the following information for each rental unit. Units that will receive federal loan funds must be assessed for lead hazards. You will need to talk with your tenants to help us gain access to their units.

Unit # or Address of Unit	Number of bdrms	Tenant's Name	Tenant's Tel. No.	No. of Children Under 6	Total Number of Occupants

**Certification, Acknowledgement and Authorization**

**NOTE:** If the property is in Trust or is owned by more than one person, all owners must sign, or attach a notarized statement, Affidavit of Trustee, indicating that the person(s) signing the request has the authority to act on behalf of the other owner(s).

**Notice:** Title X, the Residential Lead-Based paint Hazard Reduction Act of 1992, requires that all known lead hazards, records and reports be disclosed to potential buyers, to new tenants and current tenants, whenever there is a change in the rental contracts, including informal verbal leases. You must also provide the buyer and tenants with the pamphlet entitled "Protect Your Family from Lead in Your Home". As required by the California Department of Health Services, Title 17, Article 16 Emergency Regulations, effective March 30, 1998, DHS form 8552 will be forwarded to the California Department of Health Services. For more information, call the Alameda County Lead Poisoning Prevention Program InfoLine at (510) 567-8280.

1. I hereby certify that I (we) are the legal owner(s) of the property listed above and to the best of my (our) knowledge, all statements and representations made in this document are true and complete.
2. I (We) have received a copy of the EPA booklet entitled "Protect Your Family From Lead in Your Home". If the property is two or more units, I/we have received one copy of "Protect Your Family From Lead in Your Home" for each unit to be given to the tenants.
3. I am (We are) requesting a lead hazard site evaluation and consultation from the City of Oakland's designated contracted risk assessor as part of our application for financial assistance from the City of Oakland. I authorize the risk assessor to send a copy of the assessment report to, and exchange information with, the City of Oakland's Community and Economic Development Agency.

\_\_\_\_\_  
Owner's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Owner's Signature

\_\_\_\_\_  
Date

**WHAT TO EXPECT AND WHAT NOT TO EXPECT  
FROM THE HOME MAINTENANCE AND IMPROVEMENT PROGRAM (HMIP)**

**THINGS THAT HOMEOWNERS DO:**

The program will help homeowners with certain technical information during the home repair process, but homeowners are responsible for the items shown below.

1. Homeowners help inspect their house and point out problems.
2. Homeowners, **not the program**, choose contractors to bid on proposed work.
3. Homeowners, **not the program**, choose a contractor to perform work on their home.
4. Homeowners, **not the program**, sign home repair contracts with contractor.
5. Homeowners inspect and approve work performed by their contractors.
6. Homeowners request and approve payments made to their contractors.
7. Homeowners work with contractors to settle disagreements during the job.
8. Homeowners must call/write their contractors to ask them to correct problems covered by contractor warranties during the first year after the job has been completed.

**THINGS HOMEOWNERS SHOULD THINK ABOUT BEFORE TAKING OUT HMIP LOAN**

1. Payments or cost reimbursements for in-process or completed repairs are not eligible.
2. Not all the work that homeowners want done can always be done.
3. Repairs will correct some of the problems, but will probably not solve all problems.
4. Don't expect your house to be completely new when work is done.
5. Don't expect all floors, walls, ceilings, doors, windows, and so on in older houses to be completely plumb, level, and square when work is done.
6. Sometimes it can be stressful living in a house while a contractor is performing work.
7. Very few times in life is anyone completely satisfied with things they buy or have repaired. Buying a house or having a house repaired is no different.
8. Houses always need repairs and maintenance. It is advisable for owners to save at least \$25 a month to help cover the cost of future repairs and maintenance.
9. **Finally, the program is not a contractor, does not recommend contractors, and cannot guarantee homeowners will be satisfied with the work done by their contractors.**

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Homeowner

Date

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Co-Borrower

Date