



Residential Lending and Home Rehabilitation Services Unit



Presented by Marchelle Huggins, Program Manager
Housing Preservation,
Housing and Community Development



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.

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.

Prevent Displacement of Oakland Residents

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

Promote Generational Wealth and Neighborhood Preservation

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

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

IMPACT FOR PERSONS WITH DISABILITY

Home rehabilitation funding for people with disabilities can have a profound and multifaceted impact on their lives. Such funding usually aims to modify existing homes or assist in acquiring new living spaces that are tailored to the unique needs of individuals with disabilities. The following are some of the potential impacts of home rehabilitation funding on people with disabilities:

1. **Increased Accessibility:** Funding can be used to make necessary modifications such as installing ramps, stairlifts, wider doorways, or accessible bathrooms. This increases the ability of individuals with disabilities to navigate and use their homes safely and independently.
2. **Enhanced Safety:** Home modifications can include safety features like grab bars, non-slip flooring, and improved lighting, which can help prevent falls and injuries, providing a safer living environment.
3. **Improved Quality of Life:** With the appropriate modifications, individuals can experience a greater level of comfort and independence in their daily activities, which can significantly improve their overall quality of life.

IMPACT FOR PERSONS WITH DISABILITY

4. **Promotion of Independence:** By enabling individuals to perform more tasks on their own, these modifications can reduce the need for assistance from others, fostering independence and self-reliance.
5. **Cost Savings:** Properly adapted homes can reduce the need for frequent hospital visits caused by accidents in the home. This can lead to significant cost savings for both individuals and healthcare systems.
6. **Psychological Benefits:** Living in a space that accommodates one's needs can have substantial mental health benefits, including increased self-esteem, reduced stress, and a greater sense of control and dignity.
7. **Social Inclusion:** When people with disabilities have homes that meet their needs, they may find it easier to invite friends and family over or participate in community activities, reducing social isolation.

IMPACT FOR PERSONS WITH DISABILITY

8. **Housing Stability:** Such funding can help individuals with disabilities to continue living in their own homes rather than moving to specialized housing or institutional settings.

9. **Long-Term Resilience:** Home modifications can help individuals adapt to their changing needs over time, potentially accommodating the progression of a disability or the normal aging process.

10. **Family Support:** For those living with family, these modifications can also help family members by reducing the physical strain and time required to assist their loved ones.

APPLICATION TIMELINE

SUBMIT APPLICATION

CONDITIONAL APPROVAL

REHAB INSPECTION, FEASIBILITY, BID WALK

FINAL APPROVAL

DOCUMENT SIGNING - LOAN OR GRANT FUNDING

HOME REHABILITATION/CONSTRUCTION MONITORING

PROGRESS PAYMENTS

PROJECT CLOSEOUT

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

Program Name	Home Maintenance and Improvement
Maximum Loan	\$150,000 for single family (or the cost of rehabilitation, whichever is less and \$5,000 for each additional unit, up to four units.
Interest	0-3%
Payments/Terms	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.
Purpose	to correct safety related repairs and building code deficiencies including electrical, plumbing and seismic repairs.
Income	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%
Occupancy	Occupancy Restrictions Apply.

LOAN PROGRAMS

Emergency Home Repair

Maximum Loan Minimum \$2,500 and Maximum \$30,000

Interest 0%

Payments/Terms No periodic payments • Loan will be paid upon the sale, transfer of title of property, and refinance (under certain conditions)

Purpose 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

Income Annual household income cannot exceed 50% AMI.

Occupancy Occupancy Restrictions Apply.

GRANT PROGRAMS

Program Name	Alameda County - Minor Home Repair Program
Maximum Grant	The maximum grant is \$2,499.
Purpose	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.
Eligibility	Must be a homeowner, be 62 or older and/or have a disability
Income	Owner-Occupants annual household income cannot exceed 80% of the area median income.
Occupancy	Owner-occupied

Program Name	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.	
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.	

Program Name	Lead-Safe Homes Program
Maximum Grant	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.
Purpose	The Lead-Safe Homes Program provides grants to very low-income, disabled and/or Senior homeowners. Grants are also available to families with children under age 6 and expectant mothers.
Eligibility	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.
Income	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
Occupancy	Owner-occupied

REHAB EXAMPLES OF BEFORE AND AFTER





Lead Safe Homes project - **BEFORE**



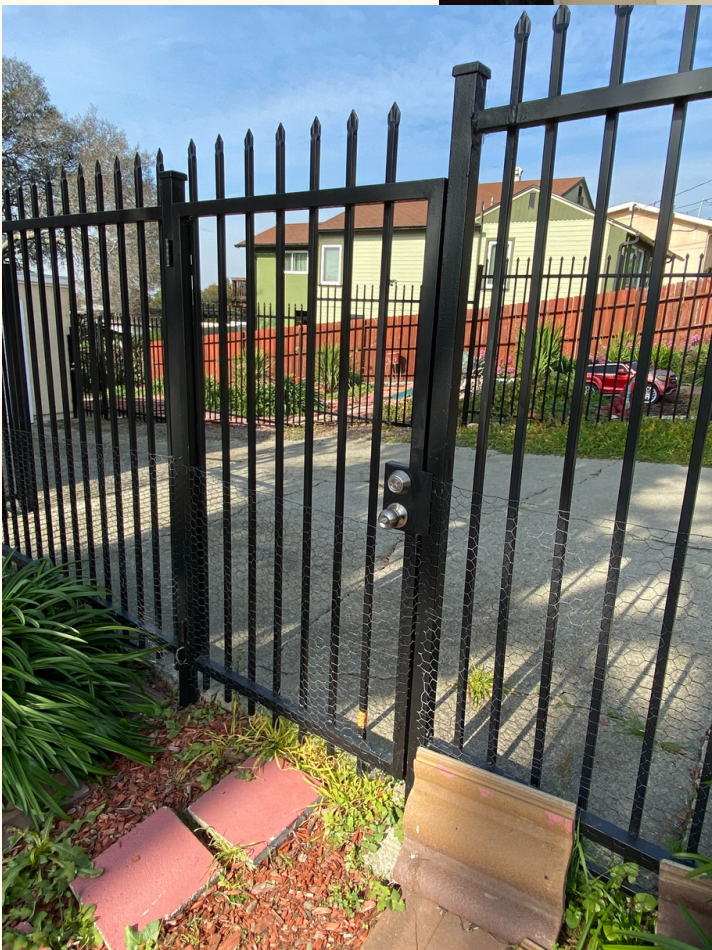
Lead Safe Homes project - **AFTER**



Access Improvement -
BEFORE



Access Improvement -
AFTER





HMIP - BEFORE



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THANK YOU

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