

**EMERGENCY HOME REPAIR LOAN PROGRAM SELECTION
 (Addendum to Residential Rehabilitation Loan Application)**

By marking this box and signing below, you acknowledge you are applying for the **Emergency Home Repair Program**.
Please complete and sign the attached Homeowner's Statement.

Subject Property Address (street, city, state, zip)					
Borrower's Name (Print)			Co-Borrower's Name (Print)		
Borrower's Signature		Date	Co-Borrower's Signature		Date
For Office Use Only	Date Received	Application No.	District	Census Tract	Flood <input type="checkbox"/> Yes <input type="checkbox"/> No

Program Description

PURPOSE:	The EMERGENCY HOME REPAIR PROGRAM (EHRP) provides loan funds for 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.				
REQUIREMENTS:					
LOCATION:	<ul style="list-style-type: none"> Property must be located in the City of Oakland. 				
ELIGIBLE ITEMS:	<ul style="list-style-type: none"> Loan funds must be used for severe emergency conditions such as major roof repairs, sewer repairs or other major mechanical systems including electrical and plumbing repairs. 				
MINIMUM LOAN AMOUNT	• \$2,500	MAXIMUM LOAN AMOUNT:		• \$15,000	
INTEREST RATE:	<ul style="list-style-type: none"> Zero Interest 				
PAYMENTS/TERM:	<ul style="list-style-type: none"> No periodic payments Loan will be paid upon the sale, transfer of title of property, and refinance (under certain conditions) 				
PREPAYMENT PENALTY:	<ul style="list-style-type: none"> None 				
SECURITY:	<ul style="list-style-type: none"> Deed of Trust 				
CLOSING COST	<ul style="list-style-type: none"> \$350 				
OCCUPANCY:	<ul style="list-style-type: none"> Applicant must occupy the property 				
OWNERS ON RECORD:	<ul style="list-style-type: none"> All owners on record must apply 				
INCOME:	<ul style="list-style-type: none"> Applicant's annual household income cannot exceed the income limits (50% AMI) listed below. Income of all household members who are 18 years or older must be considered to determine income eligibility (includes house/roommates). 				
INCOME LIMITS:	Household Size		Maximum Income		
	1		\$32,750		
	2		\$37,400		
	3		\$42,100		
	4		\$46,750		
	5		\$50,500		
	6		\$54,250		
	7		\$58,000		
	8		\$61,750		

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.

**Homeowner's Statement
Emergency Repair(s)**

Applicant(s): _____

Property Address: _____

Instructions: The loan you are applying for is to pay for **emergency repair(s) of your home only**. Check the item(s) that you think need to be repaired immediately and describe why the repair(s) is(are) urgently needed.

Item(s)	describe why repair(s) is(are) urgently needed
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- roof _____
- heater/furnace _____
- foundation _____
- fireplace _____
- porch and stairs _____
- driveway and walkway _____
- sewer _____
- plumbing _____
- electrical _____

other: (list)	
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- _____
- _____

Please provide Contractor's bid and detailed work description for the proposed emergency repair work.

Initials: Borrower _____ Co-Borrower _____

Revised: 1/21/2010