Emergency Home Repair Program

Purpose Provides loans for major home repairs that require immediate attention. Citation

issued by a Fire Marshall, Health Officer or Code Enforcement Officer.

Status Taking applications now.

Maximum \$15,000 **Minimum** \$2,500

Amount Amount

REQUIREMENTS

Eligible Oakland property owners living in the unit to be rehabilitated.

Applicants

Location Properties may be located anywhere within in the City of Oakland.

Eligible 1 to 4 unit residential properties.

Properties

Income Applicant's annual household income cannot exceed 50% of the area median

income*. Income of all household members 18 years or older must be

considered (includes house/roommates).

Occupancy Applicant must occupy the property

All owners on record must apply

Eligible Uses Loan funds can only be used for emergencies such as roof , sewer, electrical or

plumbing repairs, or other major mechanical system problems that have been or

can be verified by a health and/or safety official.

Other None.

Requirements

LOAN / GRANT DETAILS

Interest Rate:

Zero interest

Payments/ Term

ents/

 No periodic payments

• No periodic payments

Loan will be paid upon the sale or transfer of title of property

Prepayment N/

Penalty

Closing Costs \$350

Security Deed of Trust

HOW TO APPLY

Status Available Now

Deadline None

Process Complete and submit the application

Application Call (510) 238-3909 to request an application.

MORE INFORMATION

Details N/A Projects N/A

Contact Residential Lending and Rehabilitation Services

City of Oakland

Community and Economic Development Agency

^{*}Area Median Income limits are revised annually. Click here for current limits.

City of Oakland Community and Economic Development Agency Housing and Community Development Division 250 Frank Ogawa Plaza Suite 5313 | Oakland, CA 94612 Tel: 510.238.3015 | Fax: 510-238-3691 | TDD: 238-3254 2002 All Rights Reserved Last updated April 11, 2007 contact the webpage editor

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City of Oakland is an equal opportunity housing provider

