

Home Maintenance and Improvement Program (HMIP)

Purpose	Provides loans to owner-occupied low-income and moderate-income households to correct health and safety violations, abate code deficiencies and repair major systems in danger of failure. Some other home repair needs may be financed, including modifications for accessibility.		
Status	Taking applications now.		
Maximum Amount	Deferred Loan: \$75,000 or the cost of rehabilitation, whichever is less	Minimum Amount	\$2,500
	Amortized Loan: \$75,000 for single family unit and \$5,000 for each additional unit, up to four units		

REQUIREMENTS

Eligible Applicants	Oakland property owners living in the unit to be rehabilitated or repaired.
Location	Property must be located in one of the seven Community Development Districts. See district maps in the CDBG section of this website.
Eligible Properties	Owner-occupied single-family dwelling or up to four units.
Income	<ul style="list-style-type: none"> • One-unit structures must be occupied by low- to moderate-income households • Two-unit structures must have at least one unit occupied by a low-moderate income household • Three-to-Four unit structures must have at least 51% of the units occupied by low-moderate income households
	0% Deferred Loan: Annual Household Income cannot exceed 50% of the established HUD median income limits * for Alameda County
	3% Deferred Loan: Annual Household Income cannot exceed 80% of the established HUD median income limits * for Alameda County
Occupancy	Income of all household members who are 18 years or older must be considered to determine income eligibility. Applicant must occupy the property All owners on record must apply
Eligible Uses	See eligible repairs .
Other Requirements	N/A

LOAN / GRANT DETAILS

	Low Income	Moderate Income
Interest Rate:	0% interest	3% interest
Payments/ Term	<ul style="list-style-type: none"> • No periodic payments. • Loan will be paid upon the sale or transfer of title of property or if property ceases to be owner-occupied. 	<ul style="list-style-type: none"> • No periodic payments. • Loan will be paid upon the sale or transfer of title of property or if property ceases to be owner-occupied
Prepayment Penalty	None	None
Closing Costs	\$350-\$500	\$350-\$500
Security	Deed of Trust	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 See [eligible repairs](#) document.
Projects N/A
Contact [Residential Lending and Rehabilitation](#)
City of Oakland
Community and Economic Development Agency

*Area Median Income limits are revised annually. [Click here for current limits.](#)

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