

Home Repair Programs Continued

**West Oakland Emergency Gas Shutoff
Valve Program**

This program provides **grants** covering the acquisition and installation of automatic shut-off valves at existing gas meters.

**West Oakland Vacant Housing/
Blighted Property Program**

This program provides **loans** of up to \$200,000 for extensive rehabilitation work on vacant and/or blighted one-to-four unit residential structures.

Weatherization Assistance Program (WAP)

The WAP provides free installation or repair of weatherization measures, such as insulation and heating systems, up to \$6,500 per low-income household to reduce monthly energy usage and costs and improve health and safety.

*Administered through Alameda County
Community Development Agency.*

Call (510) 670-6125.

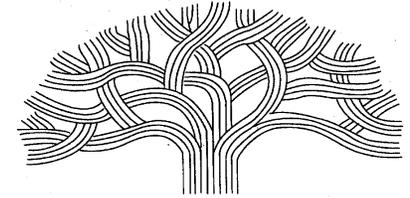
For more information, contact:

- **City of Oakland Residential Lending**
Phone (510) 238-3909
TDD: (510) 238-3254
- **Reverse Mortgage Information**
ECHO Housing
Phone: (510) 271-7931
- **Health, Housing & Human Services**
Eden Information & Referral
Phone: (510) 537-2710
- **Mortgage Foreclosure Counseling**
Unity Council
Phone: (510) 535-6943

TO:

City of Oakland
CEDA/Residential Lending Services
250 Frank Ogawa Plaza, Suite 5313
Oakland, CA 94612

City of OAKLAND



RESIDENTIAL LENDING & HOUSING REHABILITATION SERVICES

(510) 238-3909

TDD (510) 238-3254
www.oaklandnet.com



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Home Repair Programs

The City of Oakland's Residential Lending and Rehabilitation Services Unit offers a variety of grants and no- and low- interest loan programs for home repairs. Funds can be used to make emergency home repairs, upgrade hazardous mechanical systems, make properties wheelchair accessible, and correct building code violations. Contract monitoring and construction management assistance is also available. All programs are designed to benefit income-qualified households and are available throughout the City's seven (7) Community Development Districts. Available to 1-4 unit residences only.

Home Maintenance & Improvement Program (HMIP)

The HMIP provides both deferred and amortized **loans** up to \$75,000 to low-income homeowners unable to qualify for conventional mortgage loans. Funds must be used solely to complete health and safety-related repairs or upgrades.

Access Improvement Program (AIP)

The AIP provides **grants** from \$15,000 to \$24,000 to low-income homeowners or rental property owners to make accessibility repairs to units occupied by physically disabled persons. Eligible repairs include wheelchair ramps or lifts, bathroom modification for wheelchair accessibility and entry modifications.

Seismic Safety Incentive Program (SSIP)

The SSIP provides matching **grants** up to \$5,000 for owner-occupied low-income households for the completion of seismic retrofit repairs, including foundation bolting, strengthening of shear and pony walls, bracing systems installation and non-structural mitigation measures.

Emergency Home Repair Program (EHRP)

The EHRP provides 0% interest, deferred **loans** up to \$15,000 to very low-income homeowners. Funds must be used to repair only emergency health and/or safety hazards, such as faulty plumbing or sewer, hazardous electrical problems, and leaking roofs.

Minor Home Repair Program (MHRP)

The MHRP **grant** program provides financial assistance to correct immediate threats to the health and safety of low-income homeowners. One-to-four unit residences, including mobile homes are eligible. The maximum grant is \$2,499. *Administered through Alameda County Community Development Agency. Call (510) 670-5398 or 670-5399.*

West Oakland Homeownership Rehabilitation Program

This program provides **loans** up to \$125,000 to correct health and safety violations, code deficiencies and repair major systems in danger of failure.

Weatherization and Energy Retrofit Program (WERP)

The WERP offers 0% interest, deferred **loans** up to \$30,000 to owner-occupied low- and moderate-income households to install or improve energy efficient measures such as attic insulation, energy saving appliances, and systems rehab for roofs, furnaces, windows, doors, water heaters and solar systems.

Lead-Safe Homes Paint Program (LSHPP)

The LSHPP provides **grants** to very low-income, disabled and/or senior homeowners. Funds must be used for exterior house painting and other related lead-abatement services.

Neighborhood Housing Revitalization Program (NHRP)

The NHRP provides **loans** up to \$150,000 to owners of vacant and blighted residential properties of one-to-four units to correct code violations and to eliminate safety and health hazards.

Central City East Homeownership Rehabilitation Program (CCEHRP)

The CCEHRP is a Redevelopment Agency Program that provides **loans** up to \$150,000 for exterior & interior work on homes owned and occupied by low- to moderate- income households in the Central City East Redevelopment Area.