

The City of Alameda Rental Rehabilitation Program (Program) provides financial and technical assistance to residential rental property owners (Owner) to preserve and improve existing affordable rental housing without passing the costs through to tenants. Assisted units must be occupied by low- and moderate-income households. The Program may be subject to administrative review and revision periodically in response to updated information.

APPLICATION PROCESS

Applications are available from the City of Alameda Community Development Department ("CDD"). The applicant must be the Owner of record or demonstrate site control at the time of submission if applying for acquisition and rehabilitation. A property background check with no outstanding City complaints or violations against the property or the Owner is required. The property must be registered with the Alameda Rent Registry. Tenants must submit standard information regarding household size and income. Children's Lead Blood Level (if available) may also be requested. A \$500 application deposit to cover out-of-pocket expenses (e.g. credit report, title report, etc.) is required at the time the property is accepted into the program but this fee can be included in the loan proceeds and reimbursed to the owner when the agreement is signed.

ELIGIBLE PROPERTIES

To be eligible for the Program, the application must meet all of the criteria below:

- At least 51% (50% for duplexes) of the tenant households in the structure must have incomes at or below 80% of the Median Income as established by the U.S. Department of Housing and Urban Development (HUD) for the Oakland PMSA*.
- Rents for the qualifying units (occupied by low- and moderate-income households) must be at or below the Voucher Payment Standards* developed by the Housing Authority of the City of Alameda (AHA).
- At least 51% of the qualifying units should be two bedrooms or larger (exception: 1 - 4 unit structures). An exception will be granted for a property where 75% of the tenants are at or below the low- to moderate-income limits or which has senior or disabled tenants residing in studio or one-bedroom units who meet income guidelines.
- Available public and private funds must be sufficient to fund the scope of work including:
 - Bringing the assisted units and common areas up to HUD Standards* regarding Housing Quality (HQS), Lead-Based Paint (LBP) Clearance, and Cost Effective Energy Conservation; and
 - Addressing hazardous and/or unsafe conditions in all units.
- Existing tenants, if any, shall not be permanently displaced during application review and/or following construction. Temporary relocation may be required in some situations; if so, relocation/displacement assistance will be provided in accordance with the Uniform Residential Anti-Displacement and Relocation Assistance Plan.
- Unoccupied units receiving assistance will, upon completion, be made available to low- and moderate-income tenants.
- Applications **WILL NOT** be accepted for improvements that are underway or completed.

SELECTION CRITERIA

Eligible applications shall be reviewed by a panel. Priority for funding will be based on availability of funding and a combination of the following factors:

- Greatest percentage of low- and moderate-income households
- Units occupied by very low-income families

ELIGIBLE SERVICES

The specific scope of work for each proposed structure will be determined upon review of the application, LBP Risk Assessment and the CDD's property inspection. Loan funds may also be used for: accessibility modifications not covered by the grant program; environmental and National Historic Register eligibility review; design assistance for plans and specifications; relocations costs; and planning and building fees. HCD may assist Owner with contractor selection and monitoring, construction management and payment approval. At completion, assisted units and common areas must meet HUD Standards regarding Housing Quality, Lead-Based Paint Clearance, and hazardous and/or unsafe conditions will have been repaired in all units.

FINANCIAL ASSISTANCE

The City makes direct loans to owners at two percent (2%) interest, with repayment amortized over seven years. Financial assistance may be up to 100% of the allowable improvements based on the percentage of qualifying units. The per unit loan maximums are: 1 bedroom units \$36,000; 2 bedroom \$45,000; 3 bedroom \$50,000; 4 bedroom \$60,000. (Waivers of these limits may be granted in some circumstances.) At the City's option and subject to the Community Development Director's approval, loan repayment may be deferred for up to three years following loan closing, in which case amortization will occur over the remaining four year period. Funded applications will result in an agreement between the City and Owner, including one or more promissory notes and Deed of Trust.

For further information or an application, please call (510) 747-6884 or email lfitts@alamedaca.gov.

PROVISIONS FOR PERSONS WITH DISABILITIES

If any person with an interest in participating in the aforementioned federal program is a person with a disability as defined by Section 504 of the Rehabilitation Act of 1974 and requires an accommodation to participate or take interest, a request for accommodation may be made to Lisa Fitts at (510) 747-6884, (510) 522-7538 (TYY) or by email at lfitts@alamedaca.gov. Such request shall include a description of the accommodation sought, along with a statement of the impairment that necessitates the accommodation. Any request for accommodation shall be reviewed and a response provided within five business days of receipt of such request. Notice of any accommodation granted will be promptly provided to the requester.

PROVISIONS FOR NON-ENGLISH SPEAKING RESIDENTS

The City of Alameda has a network of employees speaking some 45 languages who can act as interpreters for residents seeking information regarding CDBG/HOME programs. If notified

two business days in advance, the City will arrange to have an interpreter available. Please contact Lisa Fitts at (510) 747-6884, (510) 522-7538 (TTY), or by email at lfitts@alamedaca.gov.

NON-DISCRIMINATION POLICY

The City of Alameda does not discriminate against any persons on the grounds of race, color, religion, national origin, ancestry, sex, gender, gender identity, gender expression, sexual orientation, marital status, familial status, source of income, genetic information, medical condition, physical disability or mental disability, or any other category protected by law.



