

# Action Plan

**Grantee: Oakland, CA**

**Grant: B-08-MN-06-0005**

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<b>LOCCS Authorized Amount:</b>	\$ 8,250,668.00
<b>Grant Award Amount:</b>	\$ 8,250,668.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL Funds:</b>	\$ 0.00
<b>Total Budget:</b>	\$ 8,250,668.00

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## Funding Sources

Funding Source	Funding Type
Neighborhood Stabilization Program Grant	Other Federal Funds

## Narratives

### Areas of Greatest Need:

#### A. Areas of Greatest Need

The City of Oakland, eight miles southeast of San Francisco, sitting on 19 miles of shoreline along the San Francisco Bay, includes 54 square miles of land and has a population of 400,000. The City of Oakland is divided up into seven districts.

The NSP regulations require that the City of Oakland target funds to give priority emphasis and consideration to areas with greatest need based upon the same criteria HUD utilized to make funding allocations. HUD has provided jurisdictions with data that includes a "risk factor" scored on a scale of 1 to 10. Using this data, staff has determined the areas with greatest need are areas within East and West Oakland.

The City of Oakland has identified over 4,000 homes that were fully foreclosed and taken back by lenders between January 2007 and October 2008. These foreclosures have been most heavily concentrated in West Oakland and East Oakland, where there are multiple foreclosed homes on nearly every block. Many foreclosed properties are now becoming targets for vandalism and theft, including the removal of copper piping, appliances, cabinets and other items. If left unchecked, these properties will become magnets for crime, causing further declines in property values that could accelerate the foreclosure problem in a downward spiral.

While some foreclosed properties are reselling relatively quickly, in neighborhoods that were already dealing with problems of crime and relatively weaker housing markets, foreclosed homes are not moving as quickly. These neighborhoods are thus plagued by a combination of high rates of subprime lending, high foreclosure rates, and high risk of abandonment as homes remain vacant and unsold for many months.

To select the target areas, the City relied on data provided by HUD including rates of subprime lending, predicted foreclosure rates, unemployment rates and vacancy rates. HUD's data was available at the Census block group level and included "risk scores" ranging from a low of 1 to a high of 10. Given the limited amount of NSP funds and the intent of the program to revitalize impacted neighborhoods, which requires concentrated investment, the City has chosen to target NSP funds to block groups with a risk factor of 10 and any adjacent block groups with a factor of 9. Areas with a risk factor of 10 differ from those with a risk factor of 9 primarily on the basis of higher percentages of housing units vacant for 90 days or longer, which indicates that properties are remaining on the market for long periods of time, creating a greater risk of blight and a downward pressure on overall home prices in the neighborhood.

#### B. Distribution and Uses of Funds

NSP funds will be spent in the designated areas within East and West Oakland (see maps attached as Exhibits A). These are the areas of greatest need in Oakland, including those with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan and identified as likely to face a significant rise in the rate of home foreclosures.

(1) Activity Name: General Administration and Planning

(a) Activity Type:

(1) NSP eligible use: plan and administer activities under Oakland's Neighborhood Stabilization Program.

(2) CDBG eligibility activity: program administrative activities eligible under 24 CFR 570.206.

(2) Activity Name: NSP Acquisition and Rehabilitation Revolving Loan Fund

(a) Activity Type:

(1) NSP eligible use: Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed upon; in order to



sell, rent, or redevelop such homes and properties.

(2) CDBG eligible activity: Acquisition, disposition, possible relocation, and direct homeownership assistance activities eligible under 24 CFR 570.201(a), (b), (i) and (n), as well as rehabilitation and preservation activities eligible under 570.202.

(3) Activity Name: Ownership Deed Restriction Program

(a) Activity Type:

(1) NSP eligible use: establish finance mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties.

(2) CDBG eligible activities: as part of an activity delivery cost for an eligible activity. (24 CFR 570.206) Homeownership assistance and preservation activities for homes and other residential properties. (24 CFR 570.201(a) and 570.202)

(4) Activity Name: Community Land Trust Program

(a) Activity Type:

(1) NSP eligible use: establish finance mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties.

(2) CDBG eligible activities: as part of an activity delivery cost for an eligible activity. (24 CFR 570.206) Homeownership assistance and preservation activities for homes and other residential properties. (24 CFR 570.201(a) and 570.202)

(5) Activity Name: Rental Housing Regulatory Restriction Program

(a) Activity Type:

(1) NSP eligible use: establish finance mechanisms for purchase and redevelopment of foreclosed upon homes and residential properties.

(2) CDBG eligible activities: as part of an activity delivery cost for an eligible activity. (24 CFR 570.206) Rental housing activities: (24 CFR 570.201(a) and 570.202)

Location Description: All activities will take place in the two areas of greatest need identified in Oakland, East and West Oakland.

### Distribution and and Uses of Funds:

(1) Activity Name: General Administration and Planning

Activity Description: This activity addresses the two areas of greatest need in Oakland. Assisted households will all be income-qualified persons, including those below 50% of area median income. Each activity administered will ensure continued affordability as described in Section G (3) below. Activities will include planning, outreaching to mortgages, structuring and administering financing, managing the NSP activities and projects as described below, issuing RFPs/Qs for appraisers, contractors, property managers, and/or developers, and reporting and monitoring on the NSP activities.

(c) Budget: \$825,000

(d) Performance Measures: The timely issuance of RFP/Q's; timely development of contracts and loan agreements; timely submission of quarterly monitoring reports and timeliness of meeting funding obligations as prescribed by HUD.

(2) Activity Name: NSP Acquisition and Rehabilitation Revolving Loan Fund

Activity Description: This activity will provide financial assistance to purchase and rehabilitate homes and residential properties that have been foreclosed upon, in order to sell or rent such homes and properties to low, moderate and middle income households. Assisted households will all be income-qualified persons, including those below 50% of area median income.

The foreclosed-upon properties will be purchased at a discount from fair market value, in conformance with Section II.Q of the Notice of Allocations, Application Procedures, Regulatory Waivers Granted to and Alternative Requirements for Emergency Homes Grantees under the Housing and Economic Recovery Act (HERA), 2008. The NSP will follow one of the discount methodologies discussed in Section II.Q, namely (i) to set purchase prices below the fair market value in an amount reflecting the expected carrying costs the seller/mortgagee is saving by selling to NSP, with an average discount across all NSP-purchased properties of at least 10% and a discount for each individual purchase of at least 5%, or (ii) to set purchases at fair market value with an average discount across all NSP-purchased properties of at least 15% and a discount for each individual purchase of at least 5%. Values will be established by appraisals conducted in accordance with the NSP regulations.

The City will select an organization or a group of organizations through a Request For Proposals/Qualifications (RFP/Q) to provide the acquisition, rehabilitation, marketing and sale of properties in the areas of greatest need.

The extent of assistance will depend on the amount time required to acquire, rehabilitate and sell or rent the property. Units intended for owner-occupancy will be sold at below market rate to income-qualified buyers using either the Ownership Deed Restriction Program or the Community Land Trust Program to ensure continuing affordability to low, moderate and middle income households. Units intended for renter occupancy will be restricted in accordance with the Rental Housing Regulatory Restriction Program.

Acquisition and development subsidy will be provided to developers in the form of a loan bearing zero percent (0%) interest. For owner-occupied housing, the City may require repayment upon completion of rehabilitation work and sale to eligible buyer. For rental housing, the City may require that the NSP funds be repaid in part or in full upon completion of rehabilitation work and rental to eligible tenants, or the City may choose to retain the investment of NSP funds in the development for the term of the affordability restrictions. In such cases, the funds will be provided as deferred loans with a simple interest rate of zero percent (0%).

These loans will be evidenced by one or more agreements designed to ensure that the selected developer complies with the discount rate acquisition requirements and performs any necessary renovations to bring each home up to the program's habitability standards within a commercially reasonable timeframe. In addition, the agreements shall ensure that the developer markets the homes in a manner consistent with the program's affirmative marketing guidelines, provides or arranges for at least 8 hours of homebuyer repurchase counseling from a HUD certified counseling agency, and sells the home to an eligible buyer as outlined below.

The jurisdiction will provide funds for the acquisition, rehabilitation and redevelopment of the properties (which shall include related eligible development and activity delivery costs, sales and closing costs or marketing and rent-up costs, and reasonable developer fees in an amount established in advance by the City) to the developer. Any funds provided by the jurisdiction to the developer will be supported by a reasonable development budget approved by the jurisdiction. The jurisdiction will make efforts to ensure that the developer adequately leverages the NSP funds provided by the jurisdiction.

NSP funds provided for acquisition will be disbursed at closing and {jurisdiction} will establish a process for disbursing remaining funds as work is completed.

The City will ensure that the units are subject to one of the following three options:

Option 1 - Deed Restriction. The developer sells the home to an eligible buyer for an affordable price, which shall in no event be greater than the cost to acquire, rehabilitate and redevelop the home. If the affordable price is less than the cost to acquire, rehabilitate and redevelop the home, the City may provide funds (either local or possibly NSP funds) equal to the difference between the developer's eligible acquisition, rehabilitation and redevelopment costs and the affordable price. The City will determine or approve the affordable price. If the City selects



this Option 1, then the City will require that the homes become part of the Ownership Deed Restriction Program activity described below.

Option 2 – Community Land Trust. The developer sells the home to an eligible buyer or a Community Land Trust organization for an affordable price, which shall in no event be greater than the cost to acquire, rehabilitate and redevelop the home. If the developer sells the home to an eligible buyer, it will convey only the improvements on the property to the homeowner. The land shall be conveyed to the Community Land Trust by developer (for nominal consideration). If the home is conveyed to the land trust, the land trust shall then sell the improvements only to the eligible buyer for an affordable price and the land trust shall retain the land. If the home is sold to an eligible buyer for an affordable price less than the cost to acquire, rehabilitate and redevelop the home, the City may provide the developer with funds (either local or possibly NSP funds) equal to the difference between the developer's eligible acquisition, rehabilitation and redevelopment costs and the affordable price. The City will determine or approve the affordable price. If the City selects this Option 2, then the City will require that the homes become part of the Community Land Trust Program activity described below.

Option 3 – Regulatory Restriction. NSP-assisted units will be provided by the developer as rental housing to persons of very low income. If the City selects this Option 3, then the City will require that the homes become part of the Rental Housing Regulatory Restriction Program activity described below.

The City will also select an organization or a group of organizations through a RFP/Q to provide to low-income buyers pre-purchase counseling, general homebuyer education and post-purchase education. In addition buyers must receive education about the specifics of the program's resale formula and other restrictions to ensure they know what they are buying.

(c) Budget: \$7,425,668. \$2,100,000 of this amount will be used to assist households with incomes less than 50 percent of area median income.

In addition, the City will utilize program income received from loan repayments to finance additional NSP activities as described in this Substantial Amendment.

(d) Performance Measures:

Units acquired, rehabilitated and resold: 40

Low, moderate or middle income households assisted with housing: 40

(3) Activity Name: Ownership Deed Restriction Program

Activity Description: This activity will provide affordable homeownership opportunities for households earning less than 120% of Area Median Income. All homes assisted under this program will be subject to deed restrictions which will require that the homes remain affordable to low, moderate and middle income households for a specified term. The City will require that the initial sale be to households with incomes less than 100% of Area Median Income and will require that during the period of the affordability restrictions, the homes be resold to households with incomes less than 100% of Area Median Income unless such sale would prevent owners from receiving at least a modest share of appreciation, in which case at its option the City may permit sale to households with incomes up to 120% of median income.

To implement this activity, the City will require developers participating in the NSP Acquisition and Rehabilitation Revolving Loan Program to sell the homes assisted with NSP funds to eligible buyers for an affordable price (which price shall be determined or approved by the local jurisdiction and will not exceed the costs of acquisition, rehabilitation and redevelopment of the home). The jurisdiction will also establish standards for and review the terms of homebuyer mortgages to ensure that such mortgages will not jeopardize the affordability of the assisted homes.

Upon sale to a homeowner, the homeowner or the jurisdiction's nonprofit designee will enter into a new "Affordable Housing Resale Restriction Agreement," which will be recorded against title to the home. The Affordable Housing Resale Restriction Agreement shall impose owner occupancy and resale price restrictions designed to ensure long-term affordability of the assisted homes to the target income group. The Affordable Housing Resale Agreement may also recapture any subsidy provided to the homeowner (up to the market rate price of the unit) in the event the homeowner violates the affordability provisions in such agreement.

The Ownership Housing Resale Restriction Agreement shall have a term of at least 15 years. At the time of each resale of an assisted home a new eligible buyer, the City (or its subrecipient or designee) shall enter into a new Affordable Housing Resale Restriction Agreement with the buyer, with a new 15 to 45 year term of at least 15 years in order to maintain affordability for the longest period practical. Preference will be given to projects that impose longer periods of affordability or deeper income targeting.

(4) Activity Name: Community Land Trust Program

Activity Description: This activity will provide affordable homeownership opportunities for households earning between 50% and 120% of Area Median Income. All homes assisted under this program will be part of a Community Land Trust program which will require that the homes remain affordable to low-, moderate- and middle-income households in perpetuity.

To implement this activity, the City will require that properties be acquired and developed by a Community Land Trust or conveyed at an affordable price to the Community Land Trust upon completion of rehabilitation work. The Community Land Trust will convey the improvements to the eligible buyer for an affordable price. The affordable price shall be determined or approved by the City and will not exceed the costs of acquisition, rehabilitation and redevelopment of the home. The Community Land Trust will also establish standards for and review the terms of homebuyer mortgages to ensure that such mortgages will not jeopardize the affordability of the assisted home.

Upon sale of the improvements to the homeowner, the homeowner and the Community Land Trust organization will enter into a long term lease of the land. This ground lease (the "CLT Lease") shall impose owner occupancy and resale price restrictions designed to ensure long-term affordability of the assisted homes to the target income group. The CLT Lease may also permit recapture of any subsidy provided to the homeowner (up to the market rate price of the unit) in the event the homeowner violates the affordability provisions in land lease.

The CLT lease shall have a term of no less than 15 nor more than 99 years. At the time of each resale of an assisted home a new buyer, a new lease may be recorded in order to maintain affordability for the longest feasible time. Preference will be given to projects that impose longer periods of affordability or deeper income targeting.

(5) Activity Name: Rental Housing Regulatory Restriction Program

Activity Description: This activity will provide affordable rental housing opportunities for households earning not more than 50% of Area Median Income. All units assisted under this program will be subject to regulatory restrictions recorded as covenants running with the land to ensure continuing affordability.

To implement this activity, the City will require developers of NSP-assisted rental housing to enter into a recorded Regulatory Agreement that imposes continuing obligations to manage and maintain the property as affordable rental housing for low income households. Rents will be restricted to not more than 30% of 50% of AMI, with an adjustment for tenant-paid utilities, as provided for under the HOME Program requirements for "Low HOME units." Occupancy shall be restricted to households with incomes not to exceed 50% of AMI with adjustments for household size. Incomes shall be recertified annually.

The Regulatory Agreement will also impose requirements for ongoing management and maintenance of the property and compliance with all applicable requirements including non-discrimination, affirmative fair marketing and accessibility to persons with disabilities.



**Definitions and Descriptions:**

**Low Income Targeting:**

**Acquisition and Relocation:**

**Public Comment:**

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
01	NSP Administration	NSP Administration	General Administration and Planning
02	Land Trust	OakCLT	Community Land Trust
03	Rental Housing Program	Affordable Housing Associates	Project Pride
		EBALDC	California Hotel
		EBALDC-2	Dransin Manor
04	Housing Education & Counseling	Homeownership Counseling	Education and Counseling
9999	Restricted Balance	<i>No activities in this project</i>	



# Activities

**Project # / Title:** 01 / NSP Administration

**Grantee Activity Number:** NSP Administration  
**Activity Title:** General Administration and Planning

**Activity Type:**

Administration

**Project Number:**

01

**Projected Start Date:**

02/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

NA

**Activity Status:**

Under Way

**Project Title:**

NSP Administration

**Projected End Date:**

09/30/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 825,000.00

**Other Funds** \$ 0.00

**Total Funds** \$ 825,000.00

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

City of Oakland

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

City of Oakland

**Organization Type**

Unknown

**Proposed**

\$ 825,668.00

**Location Description:**



This activity will take place in the areas of greatest need in Oakland, East and West Oakland.

**Activity Description:**

This activity will include planning, outreach, structuring and administering financing, managing NSP activities and projects, issuing RFP/Q's for appraisers, contractors, property managers, and/or developers, and reporting and monitoring NSP activities.

**Project # / Title: 02 / Land Trust**

**Grantee Activity Number: OakCLT**  
**Activity Title: Community Land Trust**

**Activity Type:**

Acquisition - general

**Project Number:**

02

**Projected Start Date:**

05/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**

UNDERWAY

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Under Way

**Project Title:**

Land Trust

**Projected End Date:**

09/30/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 4,613,000.00

**Other Funds** \$ 0.00

**Total Funds** \$ 4,613,000.00

**Program Income Account:**

Revolving Loan Fund

**Proposed Beneficiaries**

# of Households

Total	Low	Mod	Low/Mod%
17	17		100.00

**Proposed Accomplishments**

# of Housing Units

Total acquisition compensation to owners

# of Parcels acquired voluntarily

# of Parcels acquired by admin settlement

**Total**

17

17



# of Parcels acquired by condemnation

# of Properties

17

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Oakland Community Land Trust

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Oakland Community Land Trust

**Organization Type**

Unknown

**Proposed**

\$ 4,613,000.00

**Location Description:**

The location of this activity will take place in the two areas of greatest need in Oakland, East and West Oakland.

**Activity Description:**

Under the Community Land Trust program, the assisted home will be sold to an eligible buyer and the land will be retained by a nonprofit Community Land Trust. The Community Land Trust will then lease the land to the eligible buyer, and the lease will restrict the appreciation that the homeowner may earn upon sale of the improvements and will require that the improvements be sold to other low- or moderate-income buyers. The lease will also require owner occupancy of the home.

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**Project # / Title: 03 / Rental Housing Program**

**Grantee Activity Number: Affordable Housing Associates**

**Activity Title: Project Pride**

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

03

**Projected Start Date:**

07/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**Activity Status:**

Under Way

**Project Title:**

Rental Housing Program

**Projected End Date:**

02/28/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**



**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**

UNDERWAY

**Benefit Report Type:**

Direct (Households)

**Total Budget:**

\$ 2,062,668.00

**Other Funds**

\$ 0.00

**Total Funds**

\$ 2,062,668.00

**Proposed Beneficiaries**

	<b>Total</b>	<b>Low</b>	<b>Mod</b>	<b>Low/Mod%</b>
# Renter Households	20	20		100.00
# of Households	20	20		100.00

**Proposed Accomplishments**

	<b>Total</b>
# of Multifamily Units	20
# of Housing Units	20
# ELI Households (0-30% AMI)	
# of Properties	1

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Affordable Housing Associates

**Proposed budgets for organizations carrying out Activity:**

<b>Responsible Organization</b>	<b>Organization Type</b>	<b>Proposed</b>
Affordable Housing Associates	Unknown	\$ 903,637.00

**Location Description:**

This activity will be located in the target area of West Oakland

**Activity Description:**

This activity will provide affordable rental housing opportunities for households earning not more than 50% of Area Median Income. All units assisted under this program will be subject to regulatory restrictions recorded as covenants running with the land to ensure continuing affordability.



**Grantee Activity Number:** EBALDC  
**Activity Title:** California Hotel

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

03

**Projected Start Date:**

07/01/2011

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Under Way

**Project Title:**

Rental Housing Program

**Projected End Date:**

12/31/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 750,000.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 750,000.00

**Proposed Beneficiaries**

# Renter Households

	Total	Low	Mod	Low/Mod%
# Renter Households	137	137		100.00
# of Households	137	137		100.00

**Proposed Accomplishments**

# of Multifamily Units

# of Housing Units

# of Properties

**Total**

137

137

1

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

East Bay Asian Local Development Corporation

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

East Bay Asian Local Development Corporation

**Organization Type**

Non-Profit

**Proposed**

\$ 750,000.00



**Location Description:**

The California Hotel is located in West Oakland at 3501 San Pablo Avenue

**Activity Description:**

This is the rehabilitation of the California Hotel from a SRO to 137 units of efficiency units with kitchenettes. The rehabilitation will also include the rehabilitation of the community space and the inclusion of commercial space.

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**Grantee Activity Number:** EBALDC-2  
**Activity Title:** Dransin Manor

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

03

**Projected Start Date:**

03/01/2010

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Environmental Assessment:**

COMPLETED

**Benefit Report Type:**

Direct (Households)

**Activity Status:**

Under Way

**Project Title:**

Rental Housing Program

**Projected End Date:**

02/28/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 0.00

**Proposed Beneficiaries**

# Renter Households

Total	Low	Mod	Low/Mod%
26	26		100.00
26	26		100.00

# of Households

**Proposed Accomplishments**

# of Multifamily Units

**Total**

26

# of Housing Units

26

# of Properties

1

**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

East Bay Asian Local Development Corporation

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

East Bay Asian Local Development Corporation

**Organization Type**

Non-Profit

**Proposed**

\$ 0.00



**Location Description:**

This project is located in the Fruitvale District of Oakland on International Blvd.

**Activity Description:**

The rehabilitation of a 26 unit project to provide affordable housing for low income families in the Fruitvale District. This project was previously in the OCHI portfolio.

**Project # / Title: 04 / Housing Education & Counseling**

**Grantee Activity Number:** Homeownership Counseling  
**Activity Title:** Education and Counseling

**Activity Type:**

Public services

**Project Number:**

04

**Projected Start Date:**

11/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Environmental Assessment:**

EXEMPT

**Benefit Report Type:**

Direct (Person)

**Activity Status:**

Planned

**Project Title:**

Housing Education & Counseling

**Projected End Date:**

09/30/2012

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 0.00  
**Other Funds:** \$ 0.00  
**Total Funds:** \$ 0.00

**Proposed Beneficiaries**

# of Persons

Total	Low	Mod	Low/Mod%
50	30	20	100.00



**Activity is being carried out by Grantee:**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Unity Council

**Proposed budgets for organizations carrying out Activity:**

Responsible Organization	Organization Type	Proposed
Unity Council	Unknown	\$ 0.00

**Location Description:**

This activity will be performed within the project management of the Oakland Community Land Trust.

**Activity Description:**

This activity will provide homeownership pre and post education and counseling to perspective home buyers through the NSP.

**Action Plan Comments:**

Reviewer - \*Note: Comprehensive narratives inputted under Disaster Damage and Recovery Needs categories may be accessed via the Download Print Version.

Reviewer - Approving, however, Grantee will be working on voucher revisions to show the funding for Dresnin Manor. Project Pride and Dresnin were originally lumped together under one activity and need to be seperated.

**Action Plan History**

Version	Date
B-08-MN-06-0005 AP#1	08/18/2014
B-08-MN-06-0005 AP#2	02/27/2013
B-08-MN-06-0005 AP#3	04/23/2012
B-08-MN-06-0005 AP#4	09/08/2010
B-08-MN-06-0005 AP#5	09/02/2010

