



City of Oakland  
Community and Economic Development Agency



# **Vacant Housing Acquisition and Rehabilitation Program**

Application

*OCTOBER 2002*

# 2002 Vacant Housing Acquisition and Rehabilitation Program Application

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## Application Requirements

To apply for funds, applicants must complete and submit an **original and one copy** of the attached Vacant Housing Acquisition and Rehabilitation Program Application and all required attachments. The Development and Operating Budgets must be prepared using the City/Agency's spreadsheet forms, which are available electronically upon request. The 15 year Proforma for rental projects should be prepared by the applicant according to the guidelines in the application. An electronic version of this form is available as well.

Applicants should understand that, under the California Public Records Act and the City's Sunshine Ordinance, **all documents submitted as part of this application are considered public records and will be made available to the public upon request.**

Applications should be submitted in 3-ring binders, with each item contained in a separately tabbed section. The *Vacant Housing Acquisition and Rehabilitation Program (VHARP) Application Checklist* (page iv) should be included as the table of contents. Tab numbers should match the V-HARP Application checklist (page iv).

### Other Items Required (after initial approval)

Additional materials will be required to be completed and/or submitted at different stages of the development process. The City reserves the right to require additional materials. All materials must be submitted in a form acceptable to the City.

#### Prior to Staff Recommendation of Financing

- Application, including all supporting exhibits and any further information requested by staff

#### Prior to Loan Closing (depending on scope of project)

- Full Schematic Drawings, if necessary
- Final development budget
- Firm commitments for other financing
- Soils, geological, and/or asbestos survey (if needed)
- Lead-based paint hazard testing
- Evidence of insurance

#### Prior to Start of Construction (depending on scope of project)

- Architect certification re accessibility (Fair Housing Act, ADA, HUD Section 504)
- Lead-based paint hazard risk assessment and abatement plan
- Planning/zoning approvals
- Design review approval
- Demolition and building permits, and variances
- Plans and specifications approved by CEDA and Building Department
- Construction contract approved by City
- Payment and performance bonds
- Evidence of contractor's insurance

- Construction budget and schedule approved by City
- Approval to proceed issued by Contract Compliance Division
- Notice to Proceed issued by City

**Prior to Completion (at least 90 days before construction is completed)**

- Final Marketing Plan
- Final Management Plan

**After Project Completion**

- Cost Certification
- Demographic and income information of initial occupants
- Lead-based paint hazard clearance

# Vacant Housing Acquisition and Rehabilitation Program Application Checklist

*Please include this checklist as the Table of Contents for your Application binder.*

Applicant: \_\_\_\_\_

Project: \_\_\_\_\_

Project Address: \_\_\_\_\_

ITEMS TO BE SUBMITTED (in separately tabbed sections)	Check if Enclosed	FOR CITY USE ONLY		
		Date Rec'd	Complete	Not Complete
1. Cover Letter/Narrative Description				
2. City/Agency Application Form				
<b>EXHIBITS</b>				
3. Narrative Description of Neighborhood				
4. Evidence of Demand or Market Study*				
5. Location Map				
6. Parcel Map				
7. Evidence of Site Control				
8. Preliminary Title Report				
9. Appraisal (for projects involving acquisition/rehab)				
10. Letter of Conformity with Zoning Requirements				
11. Site Plan and Exterior Sketches*				
12. Unit Size and Affordability				
13. Development Budget and Operating Budget (Rental Projects only)				
14. 15 Year Proforma (Rental Projects only)				
15. Development Budget and Sales Analysis (Ownership Projects only)				
16. Construction Financing Sources				
17. Permanent Financing Sources				
18. Evidence of Commitments for Outside Financing				
19. Fair Marketing Requirements Disclosure				
20. Experience of Property Manager*				
21. Project Descriptions of Previous Residential Projects by Developer/Owner*				
22. Audited Tax or Information Returns for Previous 2 Years*				
23. Audited Financial Statements for Previous 2 Years*				
24. Certifications				
25. Campaign Contribution Limit Acknowledgement				

\*Please contact Housing Development staff at 238-3502 with questions about these requirements. Some may not apply to small projects or individual owner/applicants.

**City of Oakland  
Community and Economic Development Agency**

**Vacant Housing Acquisition and Rehabilitation Program Application**

Applicants requesting City and/or Redevelopment Agency financing through the Vacant Housing Acquisition and Rehabilitation Program (V-HARP) must complete the following application and send an original and one copy, including all supporting documentation, to:

**Community and Economic Development Agency  
250 Frank H. Ogawa Plaza, 5<sup>th</sup> Floor  
Oakland, CA 94612  
Attn: Housing Development Unit, V-HARP Coordinator**

A scattered site project of up to thirty units may be assembled as one application to streamline the City approvals process. Otherwise, complete a separate application for each proposed development project. Please use the *Vacant Housing Acquisition and Rehabilitation Program Application Checklist* (page iv) as the Table of Contents for your Application.

Staff will contact your office within a few weeks after receipt of these completed forms to discuss your proposed project further.

***Please include each of the following 25 exhibits in a tabbed, appropriately numbered section of your application binder.***

***Use these forms or your own documents in the same format.***

**Exhibit 1: Cover Letter**

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Include the following information in a narrative cover letter that describes your project.

**Summary Information**

- amount of loan requested
- number and size of units (number of bedrooms)
- location
- total development cost
- anticipated tenure: rental or home-ownership

**Project Challenges**

- any exceptional circumstances affecting project development, site, etc.

**Physical Characteristics**

- current condition of building
- type of rehabilitation required
- number/size of units before and after rehabilitation
- number of stories
- architectural style and distinguishing features
- distinguishing features of structure to be rehabilitated
- location, type and number of parking spaces

## Exhibit 2: Application Form

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### Project Summary

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- A. Project Name: \_\_\_\_\_  
Project Location: \_\_\_\_\_  
Census Tract: \_\_\_\_\_ Parcel No.: \_\_\_\_\_  
Number of Housing Units (after rehabilitation): \_\_\_\_\_  
Number of Bedrooms (after rehabilitation): \_\_\_\_\_  
Funds Requested from City: \_\_\_\_\_  
Funds per Unit: \_\_\_\_\_  
Funds per Bedroom: \_\_\_\_\_  
Total Project Costs: \_\_\_\_\_  
Costs per Unit: \_\_\_\_\_  
Costs per Bedroom: \_\_\_\_\_

### Applicant Information

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**A. Identify Applicant**

- \_\_\_\_\_ Applicant is current owner and will retain ownership.  
\_\_\_\_\_ Applicant is the project developer and will be part of the final ownership entity.  
\_\_\_\_\_ Applicant is the project developer and will not be part of the final ownership entity for the project.

Applicant Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Contact Person: \_\_\_\_\_ Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_ Fax: \_\_\_\_\_

**B. Applicant Type**

- \_\_\_ Nonprofit                      \_\_\_ For Profit                      \_\_\_ Individual/Property Owner  
\_\_\_ Joint Venture                      \_\_\_ Other: \_\_\_\_\_

**C. Applicant Identification**

Federal I.D. No. or Individual's Social Security No.: \_\_\_\_\_

**D. Name(s) of individuals who will be General Partner(s) or Principal Owner(s)**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Project Information**

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- A. \_\_\_\_\_ Number of Residential Structures in project
- B. \_\_\_\_\_ Buildings are on a contiguous site (yes/no)
- C. \_\_\_\_\_ Number of sites in project, if not contiguous
- D. \_\_\_\_\_ Number of Existing Residential Structures on each site
- E. \_\_\_\_\_ Number of Existing Residential Structures to be rehabilitated
- F. \_\_\_\_\_ Year Building(s) Built\* (if more than one building, please list  
dates and addresses at bottom of this page).
- G. \_\_\_\_\_ Total number of units (existing)
- H. \_\_\_\_\_ Total number of units to be rehabilitated
- I. \_\_\_\_\_ Total number of units in project after completion
- J. \_\_\_\_\_ Total number of units excluding managers' units
- K. \_\_\_\_\_ Total number of low-income units after rehabilitation
- L. \_\_\_\_\_ Total commercial square footage, if any
- M. \_\_\_\_\_ Total parking structure square footage
- N. \_\_\_\_\_ Total square footage of all project structures
- O. \_\_\_\_\_ Total parking spaces
  - \_\_\_\_\_ Open parking spaces
  - \_\_\_\_\_ Covered parking spaces
  - \_\_\_\_\_ Structured parking spaces
  - \_\_\_\_\_ Other parking spaces, type \_\_\_\_\_

## **Exhibits 3-6: Neighborhood Information**

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### **3. Narrative Description of Neighborhood**

Include:

- a general description of the neighborhood character
- local building condition
- typical land uses
- availability of public transportation, retail store, schools and community/recreation centers
- availability of public services

### **4. Evidence of Demand or Market Study**

Verify the market demand for the proposed housing.

- Provide a description of rents in the area (obtainable from local newspaper classified ads)

## **Exhibits 5-10: Site Information**

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### **5. Location Map**

Showing the surrounding area and identifying the location of the site

### **6. Parcel Map**

Obtain from the office of the Assessor of Alameda County.

### **7. Evidence of Site Control**

Attach one of the following, with the information below indicated on a cover page:

- Copy of Deed, for Fee Ownership
- Purchase agreement Date of Expiration: \_\_\_\_\_  
Provision for Extension: Yes  No  Cost of Extension: \_\_\_\_\_
- Option Date of Expiration: \_\_\_\_\_  
Provision for Extension: Yes  No  Cost of Extension: \_\_\_\_\_

### **8. Preliminary Title Report**

Must be dated within 90 days of application deadline.

### **9. Appraisal**

An appraisal acceptable to the City is required for all projects involving acquisition, even if City funds are not used for acquisition costs. An appraisal is not necessary for rehabilitation-only projects.

The appraisal must support the acquisition price listed in development budget and will be reviewed by the City's Real Estate Division.

Appraisals must conform to the Uniform Standards of Professional Appraisal Practice, in particular Standards 1 and 2. In addition, appraisals must comply with the appraisal requirements of the Appraisal Institute's Regulation 3. All appraisers must be California State Licensed/Certified. Appraisal guidelines may be obtained from the City's Real Estate Division, at (510) 238-3541.

**10. Proof of Conformity with Planning and Zoning Requirements**

The project must conform to the City's General Plan or be able to retain its Legal Nonconforming Status.

Include the *Proof of Conformity with Planning and Zoning Requirements Form* (included on next page), signed by an appropriate City Zoning Department staff member. Note that the developer must fill out the top section of the form before meeting with Zoning staff.

City of Oakland  
Community and Economic Development Agency

**Vacant Housing Rehabilitation and Acquisition Program**

**Proof of Conformity with Planning and Zoning Requirements Form**

*To be completed by Applicant:*

Project name: \_\_\_\_\_

Contact name and phone: \_\_\_\_\_

Project address: \_\_\_\_\_

Project and location description: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Building Type: \_\_\_\_\_

Number of units proposed: \_\_\_\_\_

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*To be completed by Planning and Zoning Staff:*

This information pertains specifically to the proposed use of the project and does not constitute any zoning permit, design review, or environmental review for this project.
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The proposed \_\_\_\_\_-unit affordable multi-family housing project is located in and consistent with the \_\_\_\_\_ General Plan Classification and the \_\_\_\_\_ Zone.

Additional comments (if any):

Staff Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Staff Title: \_\_\_\_\_

Staff Signature/Date: \_\_\_\_\_

## **Exhibits 11-12: Project Information**

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### ***11. Site Plan and Exterior Sketches***

If available, provide preliminary design sketches prepared by an architect. If an architect is not part of the development team, provide a site plan of the project showing the existing project and building footprint and a site plan of the proposed project and building footprint. If changes to the exterior of the building(s) are planned, also provide sketches of the existing and proposed exteriors. All drawings should be to scale.

## 12. Unit Size and Affordability

Provide a table with these columns:

(Break out unit sizes by varying affordability levels)

(a) Number of Bedrooms	(b) Number of Units	(c) Affordable to households earning % AMI*	(d) Proposed Monthly Rent (Less Utilities)	(e) Total Monthly Rents (b x d)	(f) Total Monthly Utility Allowance **	(g) Monthly Rent Plus Utilities (d + f)
Total # units			Total	\$		

Managers' Units						
Total # units			Total	\$		

Market Rate Units						
Total # units			Total	\$		

<b>Aggregate Monthly Rents for ALL units (col. e)</b>	\$
	<u>x 12</u>
<b>Aggregate Annual Rents for ALL units</b>	\$

\*See Program Description: "Income Limits Under Federal, State and City/Agency Housing Programs" Table for current AMI figures.

\*\*See Program Description: "Low Rent Utility & Appliance Allowance" Table for utility allowances.

### Tenant-Paid Utility Breakdown

Also provide a table, similar to the following, that indicates (with check marks) which utilities will be gas and which electric. If a utility will be paid by the landlord, please indicate. For Water and Garbage, indicate whether the landlord or tenants will pay for the service and, if there is one, the projected monthly cost to the tenant.

	Landlord	Tenant	Gas	Electric
Space Heating				
Lighting				
Cooking				
Hot Water				
Water				
Garbage				

## **Exhibits 13-15: Budget Information**

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Please complete the following proforma worksheets. Electronic versions (in Microsoft Excel) of these spreadsheets are available for your use. Please email [mgladman@oaklandnet.com](mailto:mgladman@oaklandnet.com) to request copies of the appropriate files via email or download them from the web at: [www.oaklandnet.com/government/hcd/default.html](http://www.oaklandnet.com/government/hcd/default.html).

RENTAL PROJECTS – complete Exhibits 13a, 13b, and 14 (Development Budget, Operating Budget, and 30-year Cash Flow)

OWNERSHIP PROJECTS – complete Exhibit 15a and 15b (Development Budget and Sales Analysis).

Applicants must submit a hard copy of each completed budget as the appropriate exhibit in the application.

### 13.a) Development Budget A – Rental Projects

Project Name						
Total Square Feet	1					
# of Units	1					
Total # of Bedrooms	1					
* assume 1 person per SRO, 1.5 per bedroom or studio						
Total	Financing Sources					
	Developer Equity	City/Agency Funds	Construction Loan	Other:	Other:	
<b>Construction Sources:</b>						
Developer Equity	\$ -	0	0	0	0	
City Development Loan	\$ -	0	0	0	0	
Construction Loan	\$ -	0	0	0	0	
Other: _____	\$ -	0	0	0	0	
Other: _____	\$ -	0	0	0	0	
<b>Total Sources</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	
<b>1. Acquisition</b>						
Option Payments	\$ -					
Acquisition	\$ -					
<b>Total Acquisition</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	
<b>2. Off-Site Improvements</b>	\$ -					
<b>3. Hard Costs</b>						
Demolition/Site Clearance	\$ -					
Construction	\$ -					
Contingency	\$ -					
Other: _____	\$ -					
Other: _____	\$ -					
<b>Total Hard Costs</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	

	Total	Financing Sources				
		Developer Equity	City/Agency Funds	Construction Loan	Other:	Other:
<b>4. Soft Costs</b>						
Appraisal	\$ -					
Architecture/Engineering	\$ -					
Survey	\$ -					
Construction Bond Premium	\$ -					
Construction Testing/Inspection	\$ -					
Soils Report/Geological Survey	\$ -					
Environmental: Phase I, II, lead, asbestos	\$ -					
Plan Check	\$ -					
Permits & Fees	\$ -					
Accounting/Audit/Tax Prep./Cost Cert.	\$ -					
Legal	\$ -					
Utility Fees	\$ -					
Construction Management	\$ -					
Title/Recording/Closing Costs						
-Construction/Acquisition Closing	\$ -					
Title/Recording/Closing Costs						
-Perm. Loan Closing	\$ -					
Marketing	\$ -					
Other: _____	\$ -					
Other: _____	\$ -					
<b>Total Soft Costs</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>5. Carrying Costs</b>						
Property Taxes During Construction	\$ -					
Insurance During Construction	\$ -					
Construction Loan Fees	\$ -					
Construction Loan Interest	\$ -					
Other: _____	\$ -					
Other: _____	\$ -					
<b>Total Carrying Costs</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>6. Capitalization of Reserves</b>						
Vacancy Loss Reserve (18 months)	\$ -					
Operating Reserve (long term)	\$ -					
Replacement Reserve	\$ -					
Other: _____	\$ -					
Other: _____	\$ -					
<b>Total Reserves</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>7. Developer Fee</b>	\$ -					
<b>Total Project Costs</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Project Costs Per Unit</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Project Costs Per Bedroom</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Project Costs Per Sq. Foot</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

**13 b) Operating Budget (Rental Projects Only)**

<i>Project Name</i>			
<i>Total Square Feet</i>			
<i># of Units</i>			
<i>Total # of Bedrooms</i>			
<b>Item</b>	<b>Total Annual Cost</b>	<b>Per Unit Cost</b>	
<b>1. Administration and Property Management</b>			
Property Management Fee			
Accounting/Audit			
Legal			
Advertising			
Telephone (office, fax, data, entry system)			
Office Supplies			
Other _____			
Other _____			
<b>Total Administration/Management Costs</b>	\$ -	\$ -	-
<b>2. Personnel</b>			
On-Site Manager(s)			
On-Site Manager(s) Apartment			
Desk Clerk/Security			
Grounds/Janitorial and Maintenance			
Payroll Taxes			
Worker's Compensation			
Health Benefits			
Other _____			
Other _____			
<b>Total Personnel Costs</b>	\$ -	\$ -	-
<b>3. Maintenance</b>			
Painting and Decorating			
Repairs			
Pest Control			
Ground Maintenance			
Elevator Maintenance (incl. phone)			
Fire Alarm Expense (incl. phone)			
Janitorial Supplies			
Other _____			
Other _____			
<b>Total Maintenance Costs</b>	\$ -	\$ -	-
<b>4. Utilities</b>			
Gas			
Electric			
Sewer/Water			
Trash Removal			
Other _____			
<b>Total Utilities Costs</b>	\$ -	\$ -	-
<b>5. Property Taxes</b>			
<b>6. Insurance</b>			
<b>7. City Business Permit</b>			
<b>Total Operating Costs</b>	\$ -	\$ -	-

**14) 30-year Cash Flow Projection – Rental Projects**

For rental proposals, provide a 30-Year Cash flow analysis following the format below and including all categories shown below. Include the following information:

- the assumptions for vacancy/collection loss
- rates of increase for income and expenses
- how the reserves were determined.

(Note: *Replacement Reserves*: Minimum annual payments of 0.6% of the replacement cost of the structure. *Operating Reserves*: Minimum initial reserve of 2% of the gross rental income, capitalized on a monthly basis until amount reaches the equivalent of 6 months operating costs [including debt service costs], and must be maintained at that level for the 55 years.)

<b>Gross Potential Residential Income</b>	
plus Commercial Income	
plus Laundry and Other Income	
<b>Gross Scheduled Income</b>	
(Less Vacancy Allowance and Collection Loss)	
<b>Effective Gross Income</b>	
(Less Operating Expenses)	
<b>Net Operating Income</b>	
(Less Debt Service)	
(Less Operating Reserves)	
(Less Replacement Reserves)	
<b>City Loan Payment</b>	
<b>Cash Flow</b>	
<b>Debt Coverage Ratio</b>	

**15. a) Development Budget – Ownership Projects Only**

<i>Project Name</i> <i>Total Square Feet</i> <i># of Units</i> <i>Total # of Bedrooms</i>						
Total	Developer Equity*	City/Agency Funds*	Construction Loan*	Proceeds from Sales*	Other Source:	
<b>Construction Sources:</b>						
Developer Equity \$	-	0	0	0	0	0
City Development Loan \$	-	0	0	0	0	0
Construction Loan \$	-	0	0	0	0	0
Other Source: \$	-	0	0	0		
<b>Total Sources \$</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Construction Uses:</b>						
<b>Land Costs</b>						
Land \$	-					
Closing Costs \$	-					
Other: _____ \$	-					
Other: _____ \$	-					
<b>Total Land Costs \$</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Hard Costs</b>						
Site Development and Building Costs						
Hard Cost Contingency						
Other: _____ \$	-					
Other: _____ \$	-					
<b>Total Hard Costs \$</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

	Total	Developer Equity*	City/Agency Funds*	Construction Loan*	Proceeds from Sales*	Other Source:
<b>Soft Costs</b>						
Architect/Engineer	\$ -					
Developer Fee during Construction	\$ -					
Marketing/Model Homes/Counseling	\$ -					
Financing Fees/Closing Costs/Interest Reserve	\$ -					
Interim Interest (during construction/sales period)	\$ -					
Legal/Accounting	\$ -					
Appraisal/Market Study	\$ -					
Taxes (during construction/sales period)	\$ -					
Insurance (Liability, Builder's Risk)	\$ -					
Permits/Testing/City Inspections	\$ -					
Survey/Soils/Miscellaneous	\$ -					
Construction Loan Inspections	\$ -					
Soft Cost Contingency/Site Security/Maintenance	\$ -					
Predevelopment Loan Interest	\$ -					
<b>Total Soft Costs</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Construction Period Costs</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Post Construction Sources:</b>						
Downpayments					\$ -	
First Mortgages					\$ -	
<b>Total Sources</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Post Construction Uses:</b>						
<b>Construction Loan Takeout</b>						
Developer Fee from Sales					\$ -	
Commissions and Closing Costs at Sale	\$ -				\$ -	
Post Construction Contingency					\$ -	
<b>Subtotal Soft Costs during sale</b>	\$ -				\$ -	
<b>Total Uses</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
* Not expected to be a source of income for shaded costs.						
Total Construction Period Costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Post Constr Soft Costs (incl. Dev. Fee)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Project Costs</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

## 15. b) Sales Analysis – Ownership Projects Only

[Project Name]  
[Project Address]

As required by state law, for units to be affordable to lower income households (earning less than 80% AMI), their total mortgage payments are based on an affordable housing cost equal to 30% of 70% AMI for the appropriate family size for the unit size (number of bedrooms). For units to be affordable to moderate income households (earning less than 120%AMI), their total mortgage amount is based on an affordable housing cost equal to 35% of 110%AMI) for the appropriate family size for the unit size. The dollar amounts shown here are for 3 bedroom units with 3, 4, or 5 person households. If needed, staff can provide assistance to the applicant in completing this table.

AMI	Income Limits			Assumptions			
	3-HH	4-HH	5-HH	Rate	Term	% of income	% down
70%	\$51,667	\$57,365	\$61,985	7.00%	30	30%	5%
110%	\$73,810	\$81,950	\$88,550	7.00%	30	30%	5%

Mortgage Calculation										
AMI	HH Size	Monthly Income	Housing	Taxes	Insurance*	HOA dues**	Maintenance***	Utilities***	Avail for Mortgage	Supportable Mortgage
				1.32% of sales price	1.02 % of mortgage	\$__ per month	\$25 per month	\$146 per month		
<b>Assumptions for 3 BR unit:</b>										
70%	3	\$ 4,306	\$ 1,292	200	104	0	25	146	\$ 817	\$ 122,768
	4	\$ 4,780	\$ 1,434	219	118	0	25	146	\$ 926	\$ 139,221
	5	\$ 5,165	\$ 1,550	234	130	0	25	146	\$ 1,015	\$ 152,561

Mortgage Calculation										
AMI	HH Size	Monthly Income	Housing	Taxes	Insurance*	HOA dues**	Maintenance***	Utilities***	Avail for Mortgage	Supportable Mortgage
				1.32% of sales price	1.02 % of mortgage	\$__ per month	\$25 per month	\$146 per month		
<b>Assumptions for 3 BR unit:</b>										
110%	3	\$ 6,151	2,153	264	195	0	25	146	\$ 1,523	\$ 228,897
	4	\$ 6,829	2,390	296	218	0	25	146	\$ 1,705	\$ 256,318
	5	\$ 7,379	2,583	322	237	0	25	146	\$ 1,853	\$ 278,552

\* Includes Hazard Insurance (0.25% of mortgage) and Private Mortgage Insurance (0.77% of mortgage) based on a 5% down payment.

\*\* Homeowner Association dues. May not be needed for the project.

\*\*\* Should be adjusted for units with more or fewer than 3 BR.

Figure is the amount of affordable mortgage based on the affordable housing cost. The CHFA HELP program, AHP, V-HARP Direct Homebuyer Assistance could provide additional sources of subsidy in the form of silent seconds to help lower income households to afford the units (see Section IX of the V-HARP Program Description).

Sales Price Calculations								
%AMI	HH Size	Units	Type	Size (SF)	Price	Mortgage	Down	Additional Subsidy
70%	3	-	#br/#ba		\$181,406	\$122,768	\$8,638	\$50,000
	4	-	#br/#ba		\$198,682	\$139,221	\$9,461	\$50,000
	5	-	#br/#ba		\$212,689	\$152,561	\$10,128	\$50,000
<b>Total # of Units</b>		-	<b>Total Income From Sales</b>		\$0			

%AMI	HH Size	Units	Type	Size (SF)	Price	Mortgage	Down	Additional Subsidy
110%	3	-	#br/#ba		\$240,341	\$228,897	\$11,445	
	4	-	#br/#ba		\$269,134	\$256,318	\$12,816	
	5	-	#br/#ba		\$292,479	\$278,552	\$13,928	
<b>Total # of Units</b>		-	<b>Total Income From Sales</b>		\$0			

\* Based on the affordable mortgage amount, 5% down and any additional subsidies that lower income buyers can access.

\*\* Mortgage is the affordable mortgage amount without subsidies

\*\*\* Minimum downpayment of 5%

## Exhibits 16-17: Financing

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### 16. Construction Financing

List all sources of funds for the project in the construction phase in the following format:

Name of Lender/Source Address Contact Name, Phone	Amount of Funds	Type of Financing (e.g. loan, grant, or equity)	Interest Rate	Term, Months
1.				
2.				
<b>Total Construction Funds</b>				

### 17. Permanent Financing

List all permanent sources of funds for the project in the following format:

Name of Lender/Source Address Contact Name, Phone	Amount of Funds	Type of Financing (e.g. loan, grant, or equity)	Interest Rate	Term, Months
1.				
2.				
<b>Total Permanent Funds</b>				

**18. Provide evidence of preliminary and/or firm commitments for all other project financing listed in 16 and 17 above.**

## **Exhibits 19-20: Marketing and Management**

---

### ***19. Experience of Proposed Property Manager***

California State Law requires that housing projects with **sixteen or more units** have an on-site property manager. For your proposed property manager, please provide a list of similar developments with which they have experience. Include the address, number of units, age of building, income and population levels served, funding sources, key staff or individuals involved. Experience with other affordable housing projects is preferred.

### ***20. Fair Marketing Requirements Disclosure***

Execute the attached Disclosure.

## **Fair Marketing Requirements Disclosure**

Applicant hereby certifies that it has read, understands, will adhere to the spirit and requirements of the following Affirmative Fair Marketing Requirements:

### **1. Methods and Practices for Informing the Public**

In order to inform the public, owners, and prospective tenants about federal fair housing laws and the City's affirmative marketing policies, the City will include the Equal Housing Opportunity logotype and/or slogan, and a logotype and/or slogan indicating accessibility to the disabled, in all press releases, solicitations, and program information materials.

In addition, the City provides funding to a number of fair housing agencies to provide information and counseling regarding fair housing laws and policies.

### **2. Requirements and Practices for Owners**

Not less than 120 days prior to project completion, owners must submit proposed marketing and management plans to the City for review and approval. Marketing plans must include the use of the fair housing logotype and/or slogan, and use of a logotype and/or slogan indicating accessibility to the disabled, and fair housing posters must be displayed at the project rental or sales office, if applicable. Owners are required to advertise in newspapers of general circulation, and to provide notice to community groups when units become available.

### **3. Procedures for Outreach to Persons Not Likely to Apply**

Owners are required to engage in special outreach to persons and groups in the housing market area who are not likely to apply for the housing without special outreach efforts. In particular, owners are required to advertise in commercial media which reaches such groups, and to provide notice to community organizations, fair housing agencies, and other similar organizations. Multilingual advertising is encouraged where such efforts would result in reaching persons and groups not likely to apply.

### **4. Recordkeeping and Monitoring**

Owners are required to submit to the City copies of all advertisements indicating the date the advertisements were placed and the media outlets which were used. Owners must also provide copies of notices sent to community groups and a listing of those groups to which notices were sent.

Owners are also required to provide the City with information regarding the characteristics of persons applying for vacant units, and the characteristics of persons actually selected for the units.

### **5. Assessment of Success and Corrective Actions**

The City will review the records submitted by owners to ensure that affirmative fair marketing requirements are being met. Where the characteristics of applicants are significantly different from the make-up of the City's population (i.e., in cases where specific groups are over-represented or under-represented), the City will examine in more detail the owner's actions to determine if a violation of the requirements has occurred. The City employs a variety of corrective actions. Initially, owners who have not fully complied with the requirements are directed to engage in targeted marketing efforts to reach groups not initially reached. In cases where owners refuse to comply with the affirmative fair marketing procedures, the City may take additional actions to secure performance under the loan agreement, including declaring the loan in default and recapturing the City funds.

**Applicant Name(s):**

\_\_\_\_\_

**Applicant Signature(s)/Date:**

\_\_\_\_\_

## **Exhibits 21-23: Applicant Experience and Qualifications**

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### ***21. Project descriptions of previous residential projects developed or rehabilitated by applicant/owner***

Include the address, number of units, type of project, completion date, income levels served, total cost, funding sources, key staff or individuals involved. Experience with at least three previous affordable housing projects is **preferred but not required**.

For organizations/corporations: If your Board composition has changed substantially since these previous projects were developed, please discuss those changes.

Include resume(s) for developer/owner and key staff.

### ***22. Audited Financial Statements from the past two years for all project sponsors***

If project is only 1 to 2 units, discuss this requirement with the CEDA staff person.

### ***23. Federal Tax Returns or Information Returns from the past two years for all project sponsors.***

## **Exhibits 24-25: Required Certifications**

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### ***24. Required Certifications***

Execute the attached Certifications.

### ***25. Campaign Contribution Limit Acknowledgement***

Execute the attached Acknowledgement.

## Certifications

Applicant hereby certifies:

1. That the information submitted in the Loan Application and any supporting materials is true, accurate, and complete to the best of its knowledge. Applicant acknowledges and understands that if facts and/or information herein are found to be misrepresented, it shall constitute grounds for the default of the loan for which application is being made.
2. That to the best of its present knowledge, no public official of City/Agency who has participated in making or in any way used his or her official position to influence the making of this Loan, or is a member of a City/Agency board or commission with jurisdiction over this Loan or Project, has or had a financial interest in this Loan or the Project. Also, Applicant warrants and represents, to the best of its present knowledge, that: (a) any public official of City/Agency who is a noncompensated officer of (i) Applicant, (ii) a general partner of Applicant, or (iii) an affiliate of Applicant or Applicant's general partner, has not participated in the making of this Loan; and (b) any public official of City/Agency who is a noncompensated director of (i) Applicant, (ii) a general partner of Applicant, or (iii) an affiliate of Applicant or Applicant's general partner, has disclosed this interest prior to participating in the making of this Loan. For purposes of this paragraph, public official means any elected or appointed official, member, officer, employee or consultant of City/Agency.
3. That if Applicant is successful in receiving funds as a result of this Application, it will abide by all applicable rules and regulations governing the program.
4. That Applicant acknowledges that the information submitted as part of this application may be made available to the public pursuant to a request under the California Public Records Act and the City of Oakland's Sunshine Ordinance.

Applicant Name(s):

\_\_\_\_\_

Signature/Date:

\_\_\_\_\_

ATTENTION: CONTRACTORS DOING BUSINESS  
WITH THE CITY OF OAKLAND

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**IMPORTANT NOTICE OF CAMPAIGN CONTRIBUTION  
REPORTING REQUIREMENTS**

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The Oakland Campaign Reform Act prohibits contractors doing business or seeking to do business with the City of Oakland, the Oakland Redevelopment Agency or the Oakland Unified School District from making campaign contributions to Oakland candidates **between commencement of negotiations and either 180 days after completion of, or termination of, contract negotiations.**

Effective July 27, 1999, if you are a contractor doing business with, or submitting a proposal to do business with, the City of Oakland or the Oakland Redevelopment Agency, you are required pursuant to the City's Campaign Reform Act to sign and date the attached ACKNOWLEDGEMENT OF CAMPAIGN CONTRIBUTION LIMITS FORM at the time you formally submit a bid, proposal, qualification or contract amendment.<sup>1</sup>

The attached ACKNOWLEDGEMENT must be received at the same time the bid, proposal, qualification or contract amendment is submitted. **Contracts may not be awarded to any contractors who have not signed this certification.** In addition, failure to file this form with any proposal or submittal subject to section 3.12.140 of the Oakland Campaign Reform Act, or filing a false acknowledgement, shall subject you to the criminal and civil enforcement provisions contained in the Act.

The City Clerk shall keep an updated list of current contractors available for inspection. The Campaign Reform Act, Oakland Municipal Code section 3.12.140, is available for your review at the Office of the City Clerk, One Frank Ogawa Plaza, 2<sup>nd</sup> Floor, Oakland, CA.

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<sup>1</sup> The attached ACKNOWLEDGEMENT is required for contractors seeking to do business with the City of Oakland and Oakland Redevelopment Agency. For contracts with the Oakland Unified School District, please contact the Oakland Unified School District.

**CONTRACTOR ACKNOWLEDGEMENT OF CITY OF OAKLAND CAMPAIGN CONTRIBUTION LIMITS**

To be completed by City Representative prior to distribution to Contractor  
City Representative \_\_\_\_\_ Phone \_\_\_\_\_ Project Spec No. \_\_\_\_\_  
Department \_\_\_\_\_ Contract/Proposal Name \_\_\_\_\_

This is an \_\_\_ Original \_\_\_ Revised form (check one). If Original, complete all that applies. If Revised, complete Contractor name and any changed data.

Contractor Name \_\_\_\_\_ Phone \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
Street Address \_\_\_\_\_ City \_\_\_\_\_ State, ZIP \_\_\_\_\_  
\_\_\_\_\_ , \_\_\_\_\_ , \_\_\_\_\_

Type of Submission (check one) \_\_\_ Bid \_\_\_ Proposal \_\_\_ Qualification \_\_\_ Amendment

**Majority Owner** (if any). A majority owner is a person or entity who owns more than 50% of the contracting firm or entity.

Individual or Business Name \_\_\_\_\_ Phone \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_  
Street Address \_\_\_\_\_ City \_\_\_\_\_ State, ZIP \_\_\_\_\_  
\_\_\_\_\_ , \_\_\_\_\_ , \_\_\_\_\_

**The undersigned Contractor's Representative acknowledges by his or her signature the following:**

The Oakland Campaign Reform Act limits campaign contributions and prohibits contributions from contractors doing business with the City of Oakland and the Oakland Redevelopment Agency during specified time periods. Violators are subject to civil and criminal penalties.

I have read Oakland Municipal Code Chapter 3.12, including section 3.12.140, the contractor provisions of the Oakland Campaign Reform Act and certify that I/we have not knowingly, nor will I /we make contributions during the period specified in the Act.

I understand that the contribution restrictions also apply to entities/persons affiliated with the contractor as indicated in the Oakland Municipal Code Chapter 3.12.080.

If there are any changes to the information on this form during the contribution-restricted time period, I will file an amended form with the City of Oakland.

Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Print Name of Signer \_\_\_\_\_ Position \_\_\_\_\_

To be Completed by City of Oakland after completion of the form  
Date Received by City: \_\_\_\_/\_\_\_\_/\_\_\_\_ By \_\_\_\_\_  
Date Entered on Contractor Database: \_\_\_\_/\_\_\_\_/\_\_\_\_ By \_\_\_\_\_

# **EXHIBITS**

**Exhibit A: INCOME, RENT, AND OWNER-OCCUPIED HOUSING  
PAYMENT LIMITS**

**Exhibit B: UTILITY ALLOWANCE SHEET (Prepared by Oakland Housing  
Authority)**

# EXHIBIT A

## INCOME, RENT, AND OWNER-OCCUPIED HOUSING PAYMENT LIMITS

### INCOME LIMITS UNDER FEDERAL, STATE AND CITY/AGENCY HOUSING PROGRAMS OAKLAND, CALIFORNIA

INCOME LEVEL [% of Area Median Income (AMI)]	INCOME LIMITS, ADJUSTED FOR HOUSEHOLD SIZE							
	One Person	Two Person	Three Person	Four Person	Five Person	Six Person	Seven Person	Eight Person
50% of Area Median Income (HUD Low Income) (State Very Low Income)	\$26,100	\$29,800	\$33,550	\$37,250	\$40,250	\$43,200	\$46,200	\$49,150
70% of Area Median Income (1)	\$36,540	\$41,720	\$46,970	\$52,150	\$56,350	\$60,480	\$64,680	\$66,010
80% of Area Median Income (HUD Moderate Income) (State Low Income) (2, 3)	\$40,600	\$46,400	\$52,200	\$58,000	\$62,650	\$67,300	\$71,900	\$76,550
100% of Area Median Income (Median Income)	\$52,200	\$59,600	\$67,100	\$74,500	\$80,500	\$86,400	\$92,400	\$94,300
110% of Area Median Income (4)	\$57,420	\$65,560	\$73,810	\$81,950	\$88,550	\$95,040	\$101,640	\$103,730
120% of Area Median Income (State Moderate Income)	\$62,650	\$71,500	\$80,500	\$89,400	\$96,600	\$103,700	\$110,900	\$113,150

**NOTE: HUD Regulations and California State Law define "low" and "moderate" income differently, but all are based on the same figure for median income.**

1. Maximum Income used to calculate Affordable Sales Price for homeownership units affordable to households making not more than 80% of AMI.
2. Applies to City/Redevelopment Agency Housing Development Program eligibility.
3. Applies to City First-Time Homebuyers Home Mortgage Assistance Program
4. Maximum Income used to calculate Affordable Sales Price for homeownership units affordable to households making not more than 120% of AMI.

**MAXIMUM RENTS ALLOWED UNDER FEDERAL, STATE AND CITY/AGENCY HOUSING PROGRAMS  
OAKLAND, CALIFORNIA**

PROGRAM	RENT LIMITATIONS	SRO <sup>1</sup>	0 Bdrm. <sup>2</sup>	1 Bdrm.	2 Bdrm.	3 Bdrm.	4 Bdrm.	5 Bdrm.
<b>CITY OF OAKLAND/OAKLAND REDEVELOPMENT AGENCY PROGRAMS</b>								
Units reserved for:								
Very low income	30% of 35% of area median income	\$342	\$456	\$489	\$587	\$678	\$756	\$834
Low income	30% of 60% of area median income	\$587	\$782	\$838	\$1,006	\$1,162	\$1,296	\$1,429
Other low income	30% of 80% of area median income	\$761	\$1,015	\$1,088	\$1,305	\$1,508	\$1,683	\$1,856
<b>SECTION 8 PROGRAM</b>								
	Fair Market Rent	\$614	\$819	\$991	\$1,243	\$1,704	\$2,035	N/A

NOTES: (1) SRO units are single room units without both a kitchen and a bathroom.

(2) 0 Bedroom units have both kitchen and bathroom (efficiency and studio units)

Rents must be reduced by an allowance for tenant-paid utilities.

Sponsors may use the utility allowances under the federal Section 8 Program as published by the Oakland Housing Authority, or sponsors may present documentation substantiating other figures.

See attached chart of the Oakland Housing Authority Section 8 Utility Allowances.

**HOUSING PAYMENT LIMITS FOR OWNER-OCCUPIED UNITS  
UNDER CALIFORNIA REDEVELOPMENT LAW**

INCOME CATEGORY	DEFINITION	HOUSING PAYMENT LIMITS
Very Low Income	Households at or below 50% of median income, adjusted for family size	30% of 50% of median income, adjusted for family size
Lower income	Households between 51% and 80 % of median income, adjusted for family size	30% of 70% of median income, adjusted for family size**
Moderate Income	Households between 81% and 120% of median income, adjusted for family size.	35% of 110% of median income, adjusted for family size, but no less than 28% of actual income**

\* Housing payments for owner-occupied units include mortgage principal and interest, mortgage insurance (if any), maintenance and repairs, property taxes, property insurance, and utilities.

# EXHIBIT B

## UTILITY ALLOWANCE SHEET

(Prepared by Oakland Housing Authority - Effective May 2001)

<b>A</b>	<b>Section 8 Utility &amp; Appliance Allowance Effective May 2001</b>	<b>APARTMENTS</b>																																																																																																																										
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="4" style="text-align: left; padding: 2px;"><u>Utility Types for Electric</u></td> <td colspan="7"></td> </tr> <tr> <td colspan="4"></td> <td colspan="7" style="text-align: center; padding: 2px;"><u>Bedrooms</u></td> </tr> <tr> <td colspan="4" style="text-align: center; padding: 2px;">Apartments</td> <td style="text-align: center; padding: 2px;">0</td> <td style="text-align: center; padding: 2px;">1</td> <td style="text-align: center; padding: 2px;">2</td> <td style="text-align: center; padding: 2px;">3</td> <td style="text-align: center; padding: 2px;">4</td> <td style="text-align: center; padding: 2px;">5</td> <td style="text-align: center; padding: 2px;">6</td> </tr> <tr> <td style="padding: 2px;">Light</td> <td style="padding: 2px;"></td> <td style="padding: 2px;"></td> <td style="padding: 2px;"></td> <td style="text-align: center; padding: 2px;">22</td> <td style="text-align: center; padding: 2px;">27</td> <td style="text-align: center; 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**B**

**Section 8 Utility & Appliance Allowance**  
**Effective May 2001**

**HOUSES**

Utility Types for Electric

Houses				Bedrooms						
				0	1	2	3	4	5	6
Light				24	29	36	48	60	71	76
Light	Cooking			29	36	44	58	70	83	88
Light		Space		38	47	58	75	93	105	114
Light			Hot Water	39	48	56	70	84	98	104
Light	Cooking	Space		44	54	66	85	103	116	125
Light	Cooking		Hot Water	46	54	65	80	94	109	116
Light		Space	Hot Water	52	65	78	98	117	131	142
Light	Cooking	Space	Hot Water	59	72	86	107	128	142	153

**Electric**

Utility Types for Gas

Houses				Bedrooms						
				0	1	2	3	4	5	6
Cooking				4	5	6	6	7	8	8
	Space			16	16	25	29	38	43	48
		Hot Water		6	6	10	11	16	21	26
Cooking	Space			20	21	31	37	48	53	59
Cooking		Hot Water		10	11	15	18	23	29	35
	Space	Hot Water		22	23	36	44	60	71	83
Cooking	Space	Hot Water		26	27	44	53	69	82	94

**Gas**

Utility Types for Sanitation

Houses				Bedrooms						
				0	1	2	3	4	5	6
Water				30	30	33	45	55	65	76
Garbage				16	16	16	16	37	37	37

**(W)****(G)**

Tenant Owned Appliances

Houses				Bedrooms						
				0	1	2	3	4	5	6
Stove/Range				2	2	2	2	2	2	2
Refrigerator				2	2	2	3	3	3	3

**(S)****(Refr)**

**Houses**