

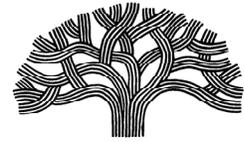
**City of Oakland
Housing and Community Development Department**

250 Frank Ogawa Plaza, 5th Floor
Oakland, CA 94612
Ph: (510) 238-3502

December 6, 2019

Notice of Funding Availability
for Acquisition & Conversion to Affordable Housing (ACAH)

*Permanent Affordability Program Set-Aside for
Community Land Trusts/Limited Equity Housing Cooperatives*



**Bond Measure KK Acquisition & Conversion to Affordable Housing
(ACAH) Program Notice of Funding Availability (NOFA)**

*Permanent Affordability Program Set-Aside for
Community Land Trusts/Limited Equity Housing Cooperatives*

Applications Due by 4:00pm on Friday, January 10, 2020

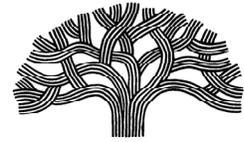
On November 8, 2016, City of Oakland voters approved Bond Measure KK to fund affordable housing projects and programs and infrastructure improvements. The program guidelines set forth below are in accordance with the City’s Affordable Housing and Infrastructure Bond Law adopted by Oakland City Council in City Ordinance 13403 C.M.S., dated November 29, 2016, and codified in Chapter 4.54, Article IV, of the Oakland Municipal Code.

The purpose of the Bond Measure KK Acquisition and Conversion to Affordable Housing (ACAH) Program is to provide loans to eligible borrowers for acquisition- and rehabilitation-related costs associated with protecting and preserving long term affordable housing throughout the City of Oakland. Approximately \$30 million is available for the ACAH Program, and it is divided into two subprograms: \$12 million is available for community land trusts/limited equity housing cooperatives, and \$18 million is available for all types of affordable housing developers. This NOFA pertains to the *Permanent Affordability Program for Community Land Trusts/Limited Equity Housing Cooperatives* subprogram.

I. Eligibility

A. Eligible Projects

- Acquisition only or Acquisition/Rehabilitation of unsubsidized buildings with 25 units or fewer. Rehabilitation-only projects are not eligible.
- Project tenure may be rental, ownership or lease to own.
- Project type may be family, senior, permanent supportive housing or transitional.
- Projects will be allowed to convert to shared-equity ownership tenures that are permanently affordable.
- Projects may be occupied or vacant, but priority will be given to occupied buildings. Vacant buildings are eligible if at least twenty-five percent (25%) of units will be restricted and affordable to extremely low-income households (households with incomes at or less than thirty percent (30%) of Area Median Income (AMI)) and twenty-five percent (25%) of units will be restricted to very low-income households (households with incomes at or less than fifty percent (50%) of AMI).
- Projects that include the conversion of existing structures on the property to an Accessory Dwelling Unit (ADU), such as the conversion of a room or rooms in the home, conversion of existing space within the home like an attic or basement, conversion of an attached garage space, or conversion of an existing detached accessory structure to an



ADU, such as an existing backyard cottage or detached garage. New construction of an attached or detached ADU is not eligible.

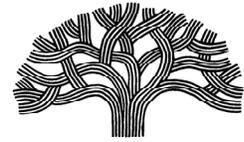
- Projects that have previously received a funding commitment through the Measure KK 1-4 Unit Acquisition & Rehabilitation Program are eligible for additional funds, which, in the aggregate, shall not exceed the Maximum City Subsidy listed below.
- Temporary relocation (up to 60 days maximum) is allowed under this program. Permanent relocation is not permitted.
- Funds may not be spent on new construction or commercial construction costs.

B. Eligible Borrowers

- Restricted to community land trusts and limited equity housing cooperatives that are associated with a land trust or other organizations that will provide financial infrastructure support to the cooperatives. Affordable housing organizations that meet the developer capacity requirements identified below that are in a documented partnership with these organizations are also eligible borrowers.
 - A “community land trust” is a community-based not-for-profit organization that maintains the long-term ownership of the land and sells or leases the improvements (housing units) to tenants or resident owners.
 - A “limited equity housing cooperative” is a housing cooperative in which low income members purchase shares at below market prices and are subject to limitations on the amount of equity or profit they can receive on the re-sale of their units.
- Applicants must meet the developer experience requirements outlined in Section III below. An applicant that does not meet the developer qualifications must joint-venture with an organization that does meet the criteria.

C. Income Requirements

- Tenant incomes are expected to range from extremely low income to moderate income. If the average income of existing tenants is greater than eighty percent (80%) of AMI upon acquisition, then vacancies are required to be filled with households with incomes at or below sixty percent (60%) of AMI, with rents no higher than thirty percent (30%) of sixty percent (60%) of AMI, until the average household income for the project reaches eighty percent (80%) of AMI.
- Units that convert to ownership must be sold to households at or below eighty percent (80%) of AMI.
- All existing tenants may stay in their home regardless of income. Permanent relocation of tenants is not allowed under this program.



D. Eligible Uses of Funds

Generally, most costs associated with acquisition and rehabilitation are eligible uses of program funds, including the following:

- Pre-acquisition due diligence costs
- Purchase costs
- Holding costs associated with the property such as taxes, insurance and debt service
- Option fees, to be repaid no later than the date of the purchase of the property
- Due diligence reports, including environmental assessments and property inspections
- Legal costs
- Architectural and engineering expenses, as applicable
- Appraisals
- Gap financing costs
- Construction costs associated with rehabilitation
- Capitalized replacement reserves
- Temporary relocation costs (for up to 60 days of temporary relocation)
- Other costs associated with acquisition and rehabilitation of the site, as approved by the City

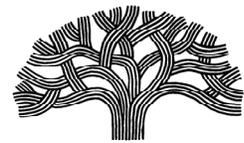
E. Ineligible Use of Funds

Ineligible uses of funds include costs associated with the following:

- New construction
- Mortgage assistance
- Rental operating subsidies
- Service provision
- Operating reserves
- Furnishings
- Permanent tenant relocation

F. Application Process

- Applications will be due on **Friday, January 10th by 4:00pm**. All applications submitted after that deadline will not be considered for funding in this round.
- Applicants may submit applications for up to two (2) projects. Applicant must state which project has funding priority. A project may consist of one building or scattered sites, but the applicant must intend to manage the properties as one project with one property manager.
- Applications will be reviewed and assessed for completeness and project feasibility. If the application is not complete, additional information will be requested from the applicant.
- Projects will be scored based on priorities listed in **Section IV** below.



- If the application is approved, a commitment letter will be prepared and sent to the applicant for acceptance in February/March 2020. After acceptance, funds will be reserved for a period of three months, subject to extension at the discretion of the Director of the Housing and Community Development Department.
- The program will be administered by the City of Oakland Housing Development Services unit within the Housing and Community Development Department.
- For questions or additional information, please contact Meghan Horl, Housing Development Coordinator, at 510-238-6171 or mhorl@oaklandnet.com.

G. Maximum City Subsidy

- \$300,000 per unit for buildings with 1-4 units
- \$200,000 per unit for buildings with 5-9 units
- \$150,000 per unit for buildings with 10–25 units
- \$3.75 million project maximum

H. Maximum Developer Fee

The maximum allowable developer fee is ten percent 10% of the requested City subsidy. For example, If Applicant is requesting \$300,000 in City subsidy for a single-family home acquisition, the maximum allowable developer fee request is \$30,000. Thus, \$270,000 will be available for acquisition related costs and \$30,000 will be available for developer fee, for a total subsidy of \$300,000. Applicant may request all or a portion of the developer fee at their discretion. It is not a requirement.

I. Anti-Displacement Priorities

Projects will be scored and ranked based on the following anti-displacement priorities (See Section IV for documentation requirements for this subsection):

1. Properties with tenants at high risk of displacement as evidenced by:
 - Landlord Harassment
 - Three Day Notices, No-Fault Eviction Notices
 - Rent Burdened Households (at least ten percent (10%) of households are paying more than fifty percent (50%) of their monthly household income in rent)
 - Households that have received a rent increase of greater than ten percent (10%) within the last 12 months
 - Property owner is in violation of, or has multiple complaints related to, documentable Oakland rental housing laws, including the Tenant Protection Ordinance, the Just Cause for Eviction Ordinance and Rent Adjustment Ordinance, and/or the Code Compliance Relocation Program Ordinance, including other Oakland properties owned by the same owner.



2. Property is exempt from the City of Oakland Rent Adjustment Program (units constructed after December 31, 1995).
3. Property is in substandard condition as evidenced by:
 - Photos/videos of the property
 - Violations of, or multiple complaints related to, documentable housing or building code deficiencies filed pursuant to California Housing Law or Oakland Municipal Code, including other Oakland properties owned by the same owner.
4. For occupied properties, at least fifty-one percent (51%) of current tenants include vulnerable populations including: families with minor children (age 17 and under), seniors (age 62 and older), disabled as defined by the California Government Code at §12955.3 of the California Government Code, extremely low-income as defined by the Oakland Municipal Code at §4.54.200, and/or those with language barriers.
5. At least fifty-one percent (51%) of current tenants acknowledge agreement with the proposed purchase and willingness to participate.

II. Loan Requirements

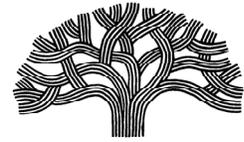
A. Loan Terms

- Loans carry a simple interest rate of three percent (3%) per annum and a loan term of fifty-five (55) years.
- A loan origination fee equal to one percent (1%) of the loan amount will be charged for all loans.
- Affordability agreements or regulatory agreements will be recorded on the property at the time the loan is closed, and will restrict the property to low-income occupants at certain income limits for a period of at least fifty-five (55) years, regardless of whether the loan is repaid.
 - If the average income of existing tenants is greater than eighty percent (80%) of AMI, units that become available for rent after the date of the loan must be restricted to serve households or individuals with incomes at or below sixty percent (60%) of AMI, with rents no higher than thirty percent (30%) of sixty percent (60%) of AMI, until the average household income for the project reaches eighty percent (80%) of AMI.

B. Loan Disbursement

Loan funds will be disbursed upon receipt of satisfactory documentation that will be described in City loan documents. Borrowers should consult with the City Housing Development staff about requirements for submitting payment requests.

C. Loan Documentation and Security



Each loan shall be documented by a loan agreement, promissory note, and recorded regulatory agreement or affordability agreement, as applicable. Loan documents will be drafted and reviewed by City staff, the City Attorney's Office, and the applicant, with final approved form by the City. Each loan will be secured in a manner that adequately protects the interest of the City. Security may include, but is not limited, to a deed of trust or other lien on the property.

The City may agree to subordinate its deed of trust, if it becomes necessary to do so for project feasibility. The City will not subordinate its regulatory agreement or affordability agreement to private lenders.

D. Loan Termination

Loan commitments or agreements may be reduced or terminated by the City if staff determines that:

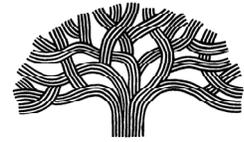
- One or more conditions of the commitment, agreement, due diligence items or disbursement terms have not been, or will not be met;
- The borrower has violated program guidelines;
- Anticipated project financing sources are not awarded, and no alternative financing plan acceptable to the City is presented; or
- Acquisition and rehabilitation expenses are less than projected. In this case, the amount of the loan will be reduced to an amount required to meet actual expenses.

E. Contract Compliance – Employment Programs and Requirements

For Acquisition/Rehabilitation projects where the rehabilitation budget is greater than \$100,000, applicants must comply with the following City of Oakland Employment and Contracting programs:

- Fifty Percent (50%) Local and Small Local For Profit and Not For Profit Business Enterprise Program (L/SLBE)
- Fifty Percent (50%) Local Employment Program
- Fifteen Percent (15%) Oakland Apprenticeship Program
- Payment of Prevailing Wages
- City of Oakland Living Wage Ordinance
- City of Oakland Equal Benefits Ordinance
- Electronic Certified Payroll Submittals

More information can be found at the City of Oakland's website at <https://www.oaklandca.gov/departments/contracts-compliance>. It is recommended that sponsors who receive City funding awards meet with Contract Compliance staff early in the predevelopment process to ensure a complete understanding of all the options regarding how the project may meet the requirements. Submission of documentation regarding the



above requirements and a meeting with the contractors and Contract Compliance staff will also be required prior to the start of rehabilitation.

III. Application Requirements

A. DOCUMENTATION REQUIRED AT THE TIME OF APPLICATION

Please submit one application binder for each project. Attach each of the following exhibits in a tabbed, appropriately numbered section of your application binder. Applicants must submit the application and all supporting documentation by **Friday, January 10th at 4:00pm** to:

**Housing and Community Development Department
250 Frank H. Ogawa Plaza, Suite 5313
Oakland, CA 94612
Attn: Meghan Horl/Housing Development Services Unit**

Applicants must also submit one electronic copy to Meghan Horl at mhorl@oaklandnet.com. All forms referenced in this section are located on the City’s website at <https://www.oaklandca.gov/documents/acquisition-conversion-to-affordable-housing-nofa-2019-2020>.

1. Application Checklist

Submit a completed checklist.

2. Narrative Cover Letter

Applicants must provide a narrative cover letter, signed and dated by the Executive Director or Chief Executive Officer of the organization, that describes the site to be acquired. The cover letter should include, but not be limited to, the following:

Site Information

- ♦ Current use of site
- ♦ Location of project
- ♦ Number and size of units (number of bedrooms per unit).
- ♦ Target population served
- ♦ Description of tenant organizing prior to the acquisition
- ♦ Current condition of site/project
- ♦ Age of building
- ♦ Construction type/# of stories
- ♦ Any environmental issues
- ♦ On- and off-site improvements required

- ♦ Description of other (non-City) funds that are being considered
- ♦ If requesting 100% City financing, describe why other financing options are not viable
- ♦ Any desired variance in standard loan terms

Rehabilitation Plan

- ♦ Type of project: Acquisition or Acquisition/Rehabilitation
- ♦ Total development costs
- ♦ Summary of rehabilitation scope, if applicable
- ♦ Rehabilitation work completed within the last 10 years (describe scope of work and include dates)

Financing Information

- ♦ Amount of loan requested
- ♦ Total Acquisition or Acquisition/Rehabilitation budget costs



3. Self-Scoring Worksheet and Back-Up Documentation

Applicants are required to submit a self-score worksheet and back-up documentation supporting their self-scores. Please include a narrative describing how the back-up documentation supports each Anti-Displacement Priority. Applicants should not assume that their self-score estimate will be the actual score that will be achieved.

4. Application Form

In this tab, provide a completed City Application Form that includes the following sections: Project Summary, Applicant Information, Site Control and Project and Site Information.

5. Developer Experience

The development entity applying for funding must have successfully acquired at least three (3) affordable housing development projects. If rehabilitation work is proposed for the project, applicant must have completed at least one (1) rehabilitation, as well. Alternative experience that demonstrates developer capacity may be provided and is subject to staff review and approval. In this tab, applicants must submit the Developer Experience Worksheet for all completed projects within the last 10 years.

Please note the following concerning joint ventures, limited partnerships and limited liability companies:

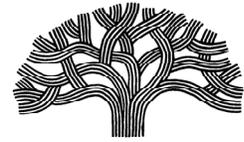
- **Joint Ventures-** A developer that does not meet the criteria for experience must joint-venture with an organization that does meet the criteria. Prior to funding approval, the City must review and approve all joint venture agreements. A majority interest and control must be held by the development entity meeting the City requirements for experience as described above. If a joint venture is proposed, provide organizational history information for all proposed partner organizations.
- **Limited Partnerships or LLCs** - For development entities proposed as limited partnerships or limited liability companies, the City reserves the right to approve the limited partnership agreement or operating agreement.

6. Developer Capacity

In this tab, provide the Developer Capacity Worksheet for project staff of the proposed project.

7. Resumes of the Developer's Key Staff

Include resumes for the developer's key staff that will be assigned to the proposed project.



8. Resumes and Experience of Other Members of the Development Team

As a cover page to this Exhibit, indicate which of the following Development Team Members have been selected and identify them. Please include the resumes and/or Statement of Qualifications for key staff and project team members.

- Developer, if different from applicant
- Architect(s)/Engineer(s) (if applicable)
- Attorney(s)
- Property Management Agent
- Financial and other Consultant(s)
- General Contractor (if applicable)

9. Articles of Incorporation, Articles of Organization, Bylaws, Tax-Exempt Determination from the I.R.S., List of Board Members and Corporate Borrowing Resolution, if applicable.

Submit copies of organizational documents as listed.

10. Financial Statements

Submit borrower's financial statements for the two most recent years. If possible, financial statements should be audited by an independent or certified public accountant.

11. Location Map of Proposed Site

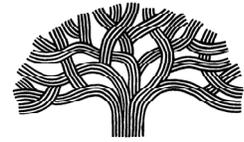
Provide a map clearly identifying the location of the project in the City of Oakland.

12. Schedule

Provide a detailed project schedule including timing of acquisition (if project isn't yet acquired), tenant engagement schedule, building permits application submittal (if needed) and expected approval date, dates of applications and expected approval for any other proposed funding sources, loan closing, start and complete dates for rehabilitation (if included in project scope), marketing, lease up (if vacant), conversion to tenant ownership (if applicable) and move-ins.

13. Development Budget; Operating Budget; Cash Flow; Maximum Sales Price

Provide a detailed Acquisition or Acquisition/Rehabilitation sources and uses budget which includes all items to be paid from the City loan and other funds. For rental projects, include an operating budget and 30-year cash flow projections. For ownership or lease-to-own projects, include development budget (costs and revenues), financial modeling of the ownership project and maximum affordable sales price calculations.



14. Property Management Plan

Include a detailed property management plan that provides, at a minimum, procedures for the following:

- Staffing arrangements and personnel policy;
- Monitoring and publicizing vacancies and achieving occupancy;
- Determining tenant eligibility, selecting tenants, initially certifying and annually recertifying household income and size;
- Maintaining and repairing the property;
- Maintaining adequate accounting records;
- Handling tenant grievances and appeals;
- Processing reasonable accommodation requests; and
- Collecting damages and processing evictions and terminations.

The Property Management Plan must also include the name and contact information of the Management Company and the role and responsibility of the Applicant and its delegation of authority, if any, to the management agent.

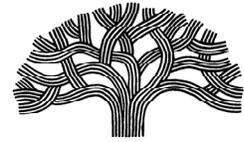
15. Asset Management Plan

Include a detailed asset management plan that provides, at a minimum, procedures for the following:

- Analyzing the financial health of the property and ensuring that the property is breaking even or positively cash flowing;
- Monitoring occupancy rates and duration of vacancies;
- Establishing replacement and operating amounts to start operations and ongoing contributions to these funds;
- Monitoring reserve balances;
- Analyzing physical needs to ensure property maintenance is being carried out and to prepare for addressing larger capital needs as they arise; and
- Performing an annual review of insurance coverage and assessment of risks, and how to manage them.

The Asset Management Plan must also include the name and contact information of the asset manager and a list of projects (address, number of units, type of property) that are the responsibility of the asset manager.

To the extent units may, or will convert to homeownership, provide a description of how the sales transactions will be carried out, including who will be responsible for ensuring Regulatory Agreement terms are complied with.



16. Rent Roll

For existing occupied buildings, provide rent and family size information for current tenant population, if available.

17. Preliminary Title Report

Provide a preliminary title report for the site which must be dated not more than 60 days prior to the date of submission of the application. Include a narrative of a plan to remove all appropriate liens with a timetable for the removal.

18. Certification Forms

Download and sign the City Certification Forms.

B. DOCUMENTATION REQUIRED BEFORE LOAN CLOSING:

If Applicant is awarded a funding commitment, the following documents will be required within sixty (60) days of the City-issued commitment letter.

1. Evidence of Site Control

Provide evidence of site control including one of the following:

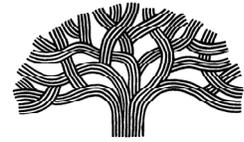
- Grant deed evidencing fee title ownership.
- Purchase agreement, including evidence that the agreement is of a term sufficient to hold the property until the anticipated date of purchase.
- Option to purchase or lease, including evidence that options are renewable until the start of construction.
- Long term lease agreement (of at least 55 years).

2. Environmental Assessment/Home Inspection Report

Provide a copy of the Home Inspection Report (for 1-4 unit properties) or a Phase I Environmental Assessment for the site (5 units and greater). Applicants may be required to complete a Phase II Environmental Assessment and remediate potentially hazardous materials, if found on the site (sites must be free of significant contamination at loan closing). The City may reimburse for these costs upon acquisition, subject to prior approval. Depending on the conditions at the site, proposed projects may be subject to review under the California Environmental Quality Act (CEQA).

3. Evidence of Meeting with Building Department

Applicants are required to meet with the Building Services Department to research all building code requirements and to determine if additional code regulations may be triggered by the proposed scope of rehabilitation work. Applicants are required to go to the Building Department counter (250 Frank Ogawa Plaza, Second Floor) and ask to speak with the



Engineer of the Day about the proposed project. Applicant shall provide documentation of meeting and submit a narrative description of the current zoning for the project size, zoning and land use requirements for the development of the project (such as conditional use permits and design review) with the application.

4. Appraisal

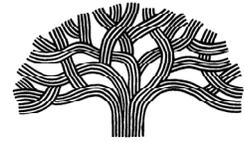
Provide a copy of an “as is” appraisal, with no presumed condition like rezoning or cleanup, in order to determine the fair market value. Appraisals must conform to the Uniform Standards of Professional Appraisal Practice (USPAP), in particular Standards 1 and 2. In addition, appraisals must comply with the appraisal requirements of the Appraisal Institute’s Regulation 3. All appraisers must be California State Licensed/Certified. “Letter appraisals” are not acceptable. A self-contained appraisal report, per current USPAP guidelines, is the minimum acceptable form of appraisal, provided the evaluation includes both improvements and environmental issues, if either is present. The appraisal must include a separate as-is value for any improvements to be retained, or a demolition cost for any to be removed. Similarly, the estimate of environmental costs must be discussed in the appraisal.

5. Physical Needs Assessment/Home Inspection Report

- For Acquisition/Rehabilitation Projects with one to four units, provide a home inspection report that describes the deficiencies that will be addressed by the rehabilitation, emergency repairs, health and safety issues and lead abatement and asbestos report (if the building was built before 1978). The home inspection report must also include preliminary cost estimates for the repairs, or a cost estimate provided by a licensed contractor.
- For Acquisition/Rehabilitation Projects with five or more units, provide a copy of a Physical Needs Assessment (PNA) that describes the deficiencies to be addressed by the rehabilitation, emergency repairs, health and safety issues and lead abatement and asbestos report, if applicable. PNA must also include preliminary cost estimates for the repairs.

6. Insurance

Document the ability to obtain, at purchase, comprehensive general liability insurance coverage of at least \$2 million. Property (hazard) insurance in an amount equal to the value of the structure is required for sites with buildings or other improvements. (All future policies must name, as additional insureds, “the City of Oakland, its Councilmembers, directors, officers, agents, and employees.” Property insurance must have a lender’s loss payable endorsement naming the City of Oakland.)



7. Joint Venture Agreement

If the applicant is a Joint Venture, an executed Joint Venture Agreement is required, clearly describing the roles and responsibilities of each partner, and identifying who is the lead partner, or if the responsibilities are approximately equally split between the partners.

8. Community/Tenant Engagement Plan

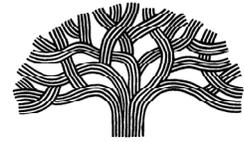
Include a narrative statement that describes your community/tenant engagement efforts taken to date, and your proposed future community/tenant engagement plan and schedule for the proposed project.

City staff reserves the right to require additional information for the project, as deemed necessary throughout the review or closing process. Applicants should be aware that under the California Public Records Act and the City's Sunshine Ordinance, all documents that are submitted in response to the application, including financial information, are considered public records and will be made available to the public upon request.

IV. Anti-Displacement Scoring Priorities

Projects will be scored and ranked based on the following priorities. Applicants must provide the Self-Scoring Worksheet and all necessary back-up documentation requested in Tab 2 of your application binder to receive points. Applicants must provide a narrative explaining how the back-up documentation supports the self-score for each priority. The Narrative Certification Form (Certification Form 1) and Household Certification Form (Certification Form 2) are located on the City's website at <https://www.oaklandca.gov/documents/acquisition-conversion-to-affordable-housing-nofa-2019-2020>.

1. *[Up to 5 points]* Properties with tenants at high risk of displacement as evidenced by:
 - Landlord Harassment *[1 point]*
 - *Documentation may include copies of emails, texts, letters, or a written narrative from tenant of landlord harassment on the Narrative Certification Form (Certification Form 1).*
 - 3-Day Notices, No-Fault Eviction Notices *[1 point]*
 - *Documentation shall include copies of 3-Day Notices and/or No-Fault Eviction Notices.*
 - Rent Burdened Households (at least 10 percent of households are paying more than 50 percent of their monthly household income in rent) *[1 point]*
 - *Documentation may include evidence from the rent roll provided with application, and/or information provided on rent burden on the Household Certification Form (Certification Form 2).*



- Households that have received a rent increase of greater than 10 percent within the last 12 months *[1 point]*
 - *Documentation may include copies of lease agreements documenting rent level changes over the last 12 months and/or Household Certification Form (Certification Form 2).*
 - Property owner is in violation of, or has multiple complaints related to, documentable Oakland rental housing laws, including the Tenant Protection Ordinance, the Just Cause for Eviction Ordinance and Rent Adjustment Ordinance, and/or the Code Compliance Relocation Program Ordinance, including other Oakland properties owned by the same owner. *[1 point]*
 - *Documentation shall include copies of written complaints submitted to City by tenant(s).*
2. *[1 point]* Property is exempt from the City of Oakland Rent Adjustment Program per OMC Chapter 8.22 (units newly constructed after January 1, 1983)
 - *Documentation shall include verification of the year the building was constructed from Alameda County Assessor's Records Office or a Property Records Search from City of Oakland Bureau of Building.*
3. *[1 point]* Property is in substandard condition, which must be evidenced by:
- Photos/videos of the property;
 - Written narrative detailing the substandard condition of the property on the *Narrative Certification Form (Certification Form 1)*; and/or
 - Written documentation of violations of, or multiple complaints related to, documentable housing or building code deficiencies filed pursuant to California Housing Law or Oakland Municipal Code, including other Oakland properties owned by the same owner.
4. *[1 point]* For occupied properties, at least 51% of current tenants include vulnerable populations including families with minor children (age 17 and under), seniors (age 62 and older), disabled as defined by the California Government Code at §12955.3 of the California Government Code, extremely low-income as defined by the Oakland Municipal Code at §4.54.200, and/or those with language barriers.
- *Provide information on Household Certification Form (Certification Form 2).*
5. *[1 point]* At least 51% of current tenants acknowledge agreement with the proposed purchase and willingness to participate.
- *Provide information on Household Certification Form (Certification Form 2).*