
FPP Frequently Asked Questions

What is the FPP?

The new program, approved by the Alameda County Board of Supervisors in August 2023, is the Alameda County Foreclosure Prevention Program for Small, Low-Income Property Owners (“FPP” or the “Program”). FPP will provide financial assistance to eligible small, low-income property owners, who are at risk of foreclosure, or are in foreclosure, as a result of nonpayment of rents during the COVID-19 pandemic and during the period of the Alameda County Eviction Moratorium, which ended on April 29, 2023.

What type of assistance is provided by the FPP?

The program will provide a grant in the amount needed to repay past due loan amounts and any lender fees or penalties and legal costs associated with foreclosure action to bring loan current, not to exceed \$75,000.

What are the FPP income limits?

The Property Owner’s household income may not exceed eighty percent (80%) of the Alameda County Area Median Income (AMI), or the Property Owner must reside in a Community Development Block Grant (CDBG)-eligible Qualified Census Tract (QCT) in the Unincorporated Areas of the County.

How many properties can I request assistance for?

Property Owners may submit applications for up to three properties, but the combined total of assistance provided will not exceed \$75,000.

What if the amount needed to repay past due loan exceeds \$75,000?

Property Owners needing more than \$75,000 at the time of application to bring the loan current and owner in good standing, but who do not have additional documented personal funds to bring the loan current, are **not eligible to apply**. Property Owners who have the additional documented personal funds to bring the loan current, will be considered for assistance not to exceed \$75,000.

How many rental units can a Property Owner have to be eligible?

The Property Owner may own no more than ten rental units in total (inclusive of managers’ units), regardless of location.

Are properties located in other counties eligible?

Only properties located in Alameda County are eligible to receive funding.

What about properties that are currently vacant or abandoned?

Vacant and abandoned properties are ineligible to receive funding.

I haven't heard back about my FPP application, what should I do?

Due to the high volume of applications, it may take six weeks or longer to hear back about your application. In the meantime, ensure that you have all the required documents. You may also contact A-1 Community Housing at (510)674-9227 or information@a1chs.org

If awarded, how will I receive my funds?

All awarded funds will be paid directly to the lender, with full documentation of the payment provided to the Property Owner for their records.

Who is considered part of my 'household'?

'Household' refers to a single person or group of people living together who depend on the same income or share income (regardless of marital status, age, sexual orientation, or gender identity). Others living in the same home who you do not share income with (such as roommates), but who need rental assistance, should apply as separate households. Please note that 'Household' includes children who may be temporarily away from the home because of placement in foster care.

What is considered at risk of foreclosure or in foreclosure? and Documentation Requirements?

Being at risk of, or in, foreclosure is dependent upon the stage in the process, as follows:

Stage in Process	Documentation Requirement
Past due 30 days or more	Mortgage Statements
Pre-foreclosure Outreach	Pre-foreclosure breach letter or other communication
Notice of Default recorded	Notice
Modification or Forbearance Request Submitted, under review	Written request submitted to lender
Modification or Forbearance Request Denied	Written denial letter/email
Notice of Sale recorded	Notice

How will my FPP application be evaluated and scored?

Applications will be evaluated to determine which of the three funding sources should be utilized given that each funding source has different limitations on use (e.g., geographical area covered, income requirements, and other considerations). Eligible project applications will be evaluated and scored in accordance with a scoring rubric.