



RENEW

ALAMEDA COUNTY
Making Home Improvement Affordable



MAKING

HOME

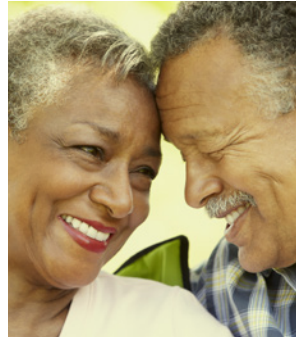
IMPROVEMENT

AFFORDABLE

Funded by
MEASURE A1
HOUSING BOND

Administered by
 **Habitat**
for Humanity®
East Bay/Silicon Valley





AFFORDABLE HOME RENOVATION WITHIN ARMS REACH

Renew Alameda County helps homeowners make renovations necessary to stay, grow, and thrive in their homes. Renew AC can make your home improvement plans come to life—without breaking the bank.

Renew AC provides 1% interest loans from \$15,000 to \$150,000 to qualified homeowners. Simple interest is accrued annually, with total interest never to exceed 50% of amount borrowed, and payments are deferred until the home is sold.

WHO QUALIFIES?

Renew Alameda County is for low-income homeowners within the county’s 20-city territory who are in need of renovations to improve their health and safety to remain living in their home. Qualifying homeowners must:

- Own and live in an insured Alameda County home
- Have an annual income of no more than 80% of Area Median Income*
- Have no more than \$150,000 in assets
- Meet credit requirements focusing on the security of your home
- Have a loan-to-value of no more than 90% including the Renew AC loan

WHAT ARE THE INCOME QUALIFICATIONS?

Applicants must earn no more than the specified annual income cap. The income cap is a standard calculated each year by the US Department of Housing and Urban Development (HUD) set at 80% of that year’s Area Median Income. The maximum income depends on the number of people in your household.*

CURRENT MAXIMUM INCOME: total members in your household

(*Do not count full-time caregivers as members of your household.)

1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
\$62,750	\$71,700	\$80,650	\$89,600	\$96,800	\$103,950	\$111,150	\$118,300

EXAMPLES OF ELIGIBLE REPAIRS

WHAT KINDS OF REPAIRS ARE ELIGIBLE FOR RENEW ALAMEDA COUNTY FINANCING?

The program was developed with the express intention to help seniors, people with disabilities, and other low income homeowners stay safely in their homes, avoiding displacement due to the home no longer being accessible to them or due to deteriorated conditions. Renew AC is available to fund a wide variety of home improvement projects as long as they make legitimate upgrades to the property. Ordinary “home repair” or maintenance projects, such as replacing a furnace filter, do not qualify, while major systems (such as a roof or electrical) and building components do.

See some examples of eligible improvements on the next page. For a complete explanation of eligible improvements, please see section VI. ‘Eligible Improvements’ in the program’s Implementation Policies, available at [RenewAC.org](https://renewac.org).



Eligible properties include:

- Single Family Detached Homes
- Townhomes
- Condominiums (interior improvements only)
- Two- to four-unit properties (rehabilitation is limited to the owner-occupied unit only, along with system-wide/structure-wide rehabilitation improvements)

HEALTH & SAFETY HAZARDS

- + Correction of Health and safety hazards, immediate health deficiencies, or developing or current code violations
- + Carpentry needs such as replacement of broken stairs for safety of ascent/descent or other qualifying improvements
- + Replacement of unsafe flooring
- + Kitchen and Bath Health and Safety improvements (e.g. hot/cold running water, appropriate ventilation, adequate lighting, removal of mold and water damage, ensuring complete bathing/sanitary facilities within each dwelling unit)
- + Lead-Based Paint Hazard remediation

ACCESSIBILITY

- + Correction of Health and safety hazards, immediate health deficiencies, or developing or current code violations
- + Accessibility Improvements (e.g. conversion of bathtubs to accessible shower units, widened doorways, ramps, lever handle knobs, handrails, etc.)

STRUCTURAL REHABILITATION

- + System-wide/structure-wide rehabilitation improvements (e.g. roof, seismic, foundation, property drainage, exterior painting)

- + Re-roofing and gutter replacement
- + Seismic Strengthening, foundation repairs, and other structural issues
- + Exterior Wall restoration and Exterior Painting
- + Section 1 and 2 of a Termite report may be addressed
- + Insulation and Weatherization (e.g., windows, doors, insulation, ducting, thermostats, weather-stripping, etc.)

PLUMBING, ELECTRICAL, & HVAC

- + Replacement of private sewer lateral
- + Electrical and plumbing system improvements
- + Re-piping and water heater repair or replacement
- + Energy Efficiency Improvements
- + Replacement of Furnace/Home Heating and Cooling Equipment and Ducts

PROPERTY IMPROVEMENTS

- + Property Drainage Improvements
- + Creation of an Accessory Dwelling Unit (ADU) within an Existing Residence or within an Existing Accessory Structure or Creation of a Junior-ADU (JADU) within existing living space of the home, or conversion of an illegal unit to a legal ADU/JADU

PHASE I: ELIGIBILITY & APPLICATION

- 1 Express Interest:** Applicant submits a Request for Service through our website, by mail, email, fax, phone, or in person indicating interest in being considered for a Renew AC loan.
 - 2 Request Reviewed:** Renew AC staff will contact the applicant within ten (10) business days to review the Request, and will send a letter confirming receipt and outlining next steps in the application process.
 - 3 Complete Full Application:** Applicants who appear to meet initial program requirements are invited to fill out a program application, and to provide backup documentation that serves as proof of meeting income, property ownership, and residency requirements.
 - 4 Application Review:** Within ten (10) business days of receiving the completed application, Renew AC staff will review it and request any missing documentation.
 - 5 Submit Documents:** If all required documentation is not received within thirty (30) calendar days of request, the application may be denied due to inactivity. Denied applicants are welcome to reapply at any time.
 - 6 Determine Eligibility:** Once all documentation and a complete application are received, Renew AC staff will complete a final eligibility review and make a determination of eligibility for a Renew AC loan.
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PHASE II: APPROVALS & PROJECT SCOPE

- 7 Eligibility Approval:** Applicants receive a letter approving or denying their loan eligibility. If approved, the letter will include the loan amount the applicant is eligible to receive.
- 8 Construction Approval:** Eligible applicants then receive approval on the construction project, after being finalized after a home inspection by a Renew AC inspector.
- 9 Schedule Home Visit:** Once the applicant's loan eligibility has been approved, a Renew AC inspector will contact the applicant to schedule a visit to their home.

- 10 Review Renovation Needs:** At the time of the home visit, the applicant and the inspector will review any renovation needs the homeowner has identified, and discusses what work could be done to address them. The inspector, a construction professional, may identify and recommend repairs the applicant did not originally identify if they note any impending health and safety concerns.
 - 11 Scope of Work and Budget:** Within ten (10) business days of the home visit, the inspector will create a list outlining the home improvements and renovations to be completed, along with an anticipated budget for the work to be completed for the applicant to approve.
 - 12 Loan Documents:** When the work to be included in the Renew AC project has been approved by the applicant, Renew AC staff will draw up loan documents between the Homeowner and the County of Alameda to secure the right to the funds for the project.
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PHASE III: CONSTRUCTION

- 13 Project Bidding:** Once these loan documents are signed by all required parties, the list of home improvements and renovations is put out to bid by Renew AC staff. Any contractor who meets the County's requirements of being licensed, bonded, and insured may bid on the project. The applicant is encouraged to invite contractors to bid.
 - 14 Select Contractor:** Renew AC staff shares all bids received with the Applicant, who then informs staff which contractor they have selected.
 - 15 Completing the Work:** Once the contractor is selected, Renew AC staff coordinates with the contractor and homeowner to sign the paperwork and schedule the work. Renew AC staff handles all payment to the contractors on behalf of the County and the homeowner.
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While Habitat will be working alongside the applicant throughout the process, the loan itself will be between the homeowner and Alameda County. Apply anytime. Applications are accepted on a rolling basis.

LEARN MORE



RenewAC.org



HomeRepair@HabitatESV.org



Habitat's Home Repair Hotline 510-803-3388
TTY/TDD Services please call 800-735-2929

BROUGHT TO YOU BY ALAMEDA COUNTY VOTERS

The program is administered by Alameda County with funding provided by Alameda County taxpayers who approved the Measure A1 Housing Bond in November 2016. The program is operated by Habitat for Humanity East Bay/Silicon Valley.

ABOUT HABITAT FOR HUMANITY EAST BAY/SILICON VALLEY

We believe that everyone deserves a decent place to live. We create opportunities for families to transform their lives, gaining the strength, stability, and self-reliance they need to build a better future. Working together as a community, we build homes with affordable mortgages, repair and renovate existing homes, counsel first-time homebuyers, and revitalize neighborhoods in Alameda, Contra Costa, and Santa Clara counties.



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