



**RENEW**  
ALAMEDA COUNTY  
Making Home Improvement Affordable



**MAKING HOME  
IMPROVEMENT AFFORDABLE**

## 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 \$200,000 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
- Meet **credit requirements** focusing on the security of your home
- Have an **annual income** of no more than 80% of Area Median Income\*
- Have a **loan-to-value ratio** of no more than 90% including the Renew AC loan
- Have no more than \$200,000 in **assets**
- Have **only one existing lien** on the home

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

<b>1 person</b>	\$84,600	<b>5 people</b>	\$130,500
<b>2 people</b>	\$96,650	<b>6 people</b>	\$140,150
<b>3 people</b>	\$108,750	<b>7 people</b>	\$149,800
<b>4 people</b>	\$120,800	<b>8 people</b>	\$159,500

Funded by  
**MEASURE A1**  
HOUSING BOND

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



### LEARN MORE AT **RENEWAC.ORG**

✉ HomeRepair@HabitatEBSV.org  
📞 Habitat's Home Repair Hotline 510-803-3388  
TTY/TDD Services 800-735-2929



# 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.

For a complete explanation of eligible improvements, please see section VI. ‘Eligible Improvements’ in the program’s Implementation Policies, available at [RenewAC.org](http://RenewAC.org).

### 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

### 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)