



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 \$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
- 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 \$150,000 in **assets**
- No disqualification for multiple liens** on the home

ELIGIBLE REPAIRS

A variety of home improvement projects are a fit. A few examples are:
Energy Efficiency Upgrades: solar panel installation, electrical panel upgrades, reroofing, insulation, attic fans, windows, etc.
Structural Rehabilitation: roof, seismic, foundation, drainage, painting
Accessibility Modifications: bathtub conversions, ramp/lift installation
Health & Safety Upgrades: kitchen and bath improvements, mold removal, lead-based paint remediation, code violation correction

CURRENT MAXIMUM INCOME: total members in household
 (*Do not count full-time caregivers as members of your household.)

1 person	\$76,750	5 people	\$118,400
2 people	\$87,700	6 people	\$127,150
3 people	\$98,650	7 people	\$135,950
4 people	\$109,600	8 people	\$144,700

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
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