



**RENEW**  
**ALAMEDA COUNTY**  
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.

Relocation support may be offered subject to availability and program administer discretion.

### 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.)

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

Funded by  
**MEASURE A1**  
HOUSING BOND

Administered by  
 **Habitat**  
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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