RENEW AC TIMELINE

- **RFQ Released** 6/22/17
- **BOS Approved Contract** 5/8/17
- **Renew AC Launched** 3/8/19
- **Construction Contract Template Approved** 11/1/19
- **Promissory Note Template Revised** 3/20/20

- **9/22/17** Habitat Selected
- **9/11/18** BOS Approved Policies
- **5/8/19** Loan Document Templates Approved
- **11/19/19** First Project Begins
PROGRAM DEVELOPMENT
County-Adopted Framework
“The goal of this component of the bond program is to assist Low-Income Seniors, People with Disabilities, and other low-income homeowners to remain safely in their homes.”

Request for Qualifications dated established key program features:

- Program must assist low income homeowners earning \( \leq 80\% \) AMI
- Only owner-occupied 1- to 4-unit properties that are secured by a deed of trust are eligible
- Eligible repairs include accessibility improvements, housing rehabilitation; seismic strengthening and/or energy efficiency work. Any deficiencies that pose immediate health and safety hazards must be corrected as condition of loan.
- Lien required to be second deed of trust (i.e. paid off second after initial loan)
- Due upon sale or transfer to anyone other than an approved, eligible buyer
The program design process involved a variety of methods to identify community need and best practices:

- Research into demographics of low-income homeowners residing within the County
- Survey of housing stock county-wide
- Review of comparable programs operated in other jurisdictions
- Conduct series of 7 stakeholder meetings to present proposed policies and solicit feedback
Habitat received feedback on proposed policies and suggestions on key program features from the following stakeholders:

- ADU Task Force
- Alameda County Healthy Homes
- Alameda County Urban County
- Area Agency on Aging
- Bay Area Council
- Blink Labs
- Center for Elders’ Independence
- Center for Independent Living
- City of Alameda
- City of Berkeley
- City of Emeryville
- City of Dublin
- City of Fremont
- City of Hayward
- City of Livermore
- City of Newark
- City of Oakland
- City of Pleasanton
- City of San Leandro
- Union City
- Community Energy Services Corporation
- Housing Consortium of the East Bay
- Legal Assistance for Seniors
- On Lok Lifeways
- Our Beloved Community Action Network
- Rebuilding Together Oakland/East Bay
- Senior Services Coalition of Alameda County
PROGRAM DEVELOPMENT
INHERENT CHALLENGES

A higher level of touch and engagement is necessary for success.

- Occupied homes are difficult to remodel
- Seniors often require more staff resources
- Digital divide hinders communication
- Seniors often lack adequate support systems
- Higher incidence of compromised health
- Many are homebound and not able to drive
- Relatively high rate of mental health issues
- Homes often contain significant accumulation
PROGRAM DEVELOPMENT
WHERE ARE OLDER HOMES?

Homes Older than 50 Years by City

- Oakland
- Fremont
- Berkeley
- Hayward
- San Leandro
- Alameda, city of
- Livermore
- Castro Valley CDP
- Pleasanton
- Union City
- Newark
- San Lorenzo CDP
- Albany
- Dublin
- Piedmont
- Cherryland CDP
- Fairview CDP
- Emeryville
- Sunol
- City/Place

0 20,000 40,000 60,000 80,000 100,000 120,000 140,000 160,000
MARKETING & OUTREACH
MARKETING & OUTREACH
KEY AUDIENCES

- Case Managers and Social Workers
- City and County Staff
- Senior and Disabled Homeowners
- Low-Income Homeowners and Underserved Groups
MARKETING & OUTREACH
CASE MANAGERS & SOCIAL WORKERS

Coordination efforts to date:
• Adult Protective Services conducted staff training in Fall 2019
• To date, staff has connected with over 40 case managers throughout the County to date
• Program information provided
• Referrals and service coordination made
• Virtual In-Service in early August
MARKETING & OUTREACH
PARTNER WITH CITY & COUNTY STAFF

Activities to date:

• Email blast to 210 city and county contacts
• Direct contact with case managers, and code enforcement inspectors
• Introductions to Alameda County Aging & Adult Services Dept staff
• Participation in United Seniors meetings

Help us serve your constituents!
Please include this in your next newsletter or bulletin.
Contact Anitra Winder at AWinder@HabitatEBSV.org or 510-803-3315 to discuss ways to reach your community members and get digital or paper promotional items. Documents are available in English, Spanish, Vietnamese, Tagalog, and Chinese.
MARKETING & OUTREACH MARKETING COLLATERAL

• Overview flyer available for email
• Deep-dive brochure print only
• RenewAC.org
MARKETING & OUTREACH

LANGUAGE ACCESS

• Translated written materials include:
  • Website
  • Marketing Materials
  • Application Information

• Oral Translation Services: Speakers of virtually any language can communicate via our Language Line → Also available for meetings to review loan documents, etc.
About a third of Alameda County residents speak a language other than English. We strive to ensure residents across the County are both aware of and can access the resources to apply.

<table>
<thead>
<tr>
<th>Language</th>
<th>County Residents</th>
<th>Translated Material Availability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spanish</td>
<td>16.51%</td>
<td>Yes</td>
</tr>
<tr>
<td>Chinese (Incl. Mandarin, Cantonese)</td>
<td>9.08%</td>
<td>Traditional Yes; Simplified Coming Soon</td>
</tr>
<tr>
<td>Tagalog (Incl. Filipino)</td>
<td>3.65%</td>
<td>Yes</td>
</tr>
<tr>
<td>Hindi</td>
<td>2.64%</td>
<td>Coming Soon</td>
</tr>
<tr>
<td>Vietnamese</td>
<td>1.92%</td>
<td>Yes</td>
</tr>
</tbody>
</table>
How do I Qualify?

Low-income homeowners within the county who are in need of home renovations to improve their health, safety, and overall quality of life may qualify.

Program requirements include:

- 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.
- Have only one existing Lien on the home.

Eligible properties include:

- Single Family Detached Homes
- Townhomes
- Condominiums (interior improvements only)
Structural Rehabilitation

When your home is in need of significant repairs to maintain its integrity, RENEW AC may be able to help. RENEW AC funds may apply to home modifications such as:

- Systems-electrical, plumbing, and heating/cooling systems
- Roofing and gutter replacement
- Structural strengthening and stabilization, foundation repairs, or other structural issues
- EIFS Exterior Insulation and Finish Systems
- Insulation and weatherization
- Electrical and plumbing system improvements
- Property drainage improvements
- Creation of an Accessible Dwelling Unit (ADU) within an existing dwelling
- Removal or alteration of existing Accessory Structures

Health & Safety Hazards

Over time, houses can develop unsafe conditions. RENEW AC funds can be put to work to correct these conditions by doing things such as:

- Correction of health and safety hazards, including health deficiencies, or developing or current code violations
- Carpenter issues such as replacement of broken stairs or walls, or other qualifying improvements
- Replacement of unsafe plumbing
- Kitchen and Bath Health and Safety improvements such as hot/cold running water, appropriate ventilation, faucets, lighting, removal of mold and water damage, ensuring complete bathroom facilities within each dwelling unit
PROGRAM OUTCOMES
JULY 23, 2020
PROGRAM OUTCOMES
APPLICANT CYCLE

APPLICATION & ELIGIBILITY
- Application requested
- Application & all required documentation received
- Application review
- Eligibility determination

PROJECT SCOPE & APPROVALS
- Site Visit - Review of renovation needs
- Scope of Work development
- Project review
- Homeowner approval
- Loan documents Issued

CONSTRUCTION
- Competitive bidding process
- Contractor selected
- Agreement executed
- Scheduling
- Monitoring & payments
- Punchlist and close-out
PROGRAM OUTCOMES
APPROVED APPLICANTS

Of 153 applications received...

• Average household size: 2 adults
• Average loan recipient age: 68
• Average household income $47,230 for 2-person household: Below 50% AMI
• Approved loans: 34
• Closed loans: 18
• Average loan size: $120,000
• Loan range: $80,000 - $150,000

Loan Recipient Gender

- Male, 27%
- Female, 73%
PROGRAM OUTCOMES

LOAN RECIPIENTS

- Able-bodied Households Below Age 62: 50%
- Seniors: 25%
- Households with Children: 22%
- Individuals with Disabilities: 3%

RENEW ALAMEDA COUNTY
PROGRAM OUTCOMES
LOANS APPROVED TO DATE

34 Approved Loans as of 7/23/2020
PROGRAM OUTCOMES
LOAN RECIPIENT DEMOGRAPHICS

Race/Ethnicity

- Black or African American: 49%
- White: 30%
- Multiple Race: 12%
- White/Hispanic: 3%
- Asian: 6%
PROGRAM OUTCOMES
BAILEY-POWELL HOUSEHOLD
PROGRAM OUTCOMES
BAILEY-POWELL HOUSEHOLD

Project Scope of Work:
• Kitchen Renovation – cabinets, countertops, light fixtures, appliances, plumbing fixtures
• Renovation of (2) bathrooms
• Replace sliding glass window and doors
• Replace flooring throughout
• Electrical System Improvements: replace subpanel, new circuits in kitchen, bath, laundry
• Repaint entire interior
• Replace (4) electric baseboard heaters
• Remove dining room built-ins

Total Budget: $80,000
PROGRAM OUTCOMES
BAILEY-POWELL HOUSEHOLD

“This program is necessary, amazing, and absolutely essential for the health and safety of aging seniors.” - James Powell

“God sent this program and these people into our lives when we most needed it, couldn’t afford it, and least expected it!” - Brenda Bailey
LESSONS LEARNED
CRITICAL HOME IMPROVEMENTS

Before

After
LESSONS LEARNED
CRITICAL HOME IMPROVEMENTS

Before

After
LESSONS LEARNED
CRITICAL HOME IMPROVEMENTS

Before

After
LESSONS LEARNED
CRITICAL HOME IMPROVEMENTS

Before

After
LESSONS LEARNED
LESSONS LEARNED
APPLICANT CHALLENGES

Programs target population inherently challenged by complex process.
• Application requires submittal of ten or more documents
• All submissions made by mail
• Average complete application submittal takes 3+ months
LESSONS LEARNED
PROGRAM DENIAL REASONS

Applicant Denials by Reason

- Ineligible Scope of Work
- Location
- Lien Position
- Income
- Inactivity
- Debt
- Assets

Chart showing the number of denials for each reason.
LESSONS LEARNED
CONSTRUCTION CHALLENGES

Housing Stock and Nature of Essential Work
• Average age of home = 85 years
LESSONS LEARNED
CONSTRUCTION CHALLENGES

Support Needed for Non-Construction Tasks

- Help with Moving and Storage: 66%
- Temporary Relocation Needed: 76%

RENEW
ALAMEDA COUNTY
LESSONS LEARNED
CONSTRUCTION CHALLENGES

Construction Management and Administration
• Numerous decisions
• Client Expectations
• Developing contractor pool
LESSONS LEARNED
COVID-19 IMPACTS

• Shelter-in-Place Order
• Marketing to homebound demographic
• Development of Internal Protocols
• Welfare of “At-Risk” Clientele
WHAT’S NEXT?
WHAT’S NEXT?
REACHING MORE HOUSEHOLDS

Outreach emphasis will be placed on activities that raise awareness among:

• Non-native speakers
• Homeowners residing in qualified census tract zones
• Homeowners where a member of the household has a disability
• Adding additional language translations
• Translating application forms
• Media buys
WHAT’S NEXT?
OPTIMIZING INTERNAL PROCESSES

• Evaluating & streamlining internal systems
• Deeper coordination with wrap around service providers
• Establishing more project controls
• Clarifying language and communication
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