



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



# ALAMEDA COUNTY HOMEOWNER RESOURCE GUIDE

*Updated 6/20/19*

This guide was developed and distributed Habitat for Humanity East Bay/Silicon Valley's Home Preservation department, which operates home repair programs throughout Alameda, Santa Clara, and Contra Costa Counties. For questions, or to receive additional copies, please contact Anitra Winder at [AWinder@HabitatEBSV.org](mailto:AWinder@HabitatEBSV.org).

Inside, you will find resources related to the following:

- Public programs to fund home improvements
- Providers of volunteer home repair services
- Resources to address home health hazards, energy and weatherization, and utility needs

Resources listed are for non-profit or public agencies, except where such a service does not exist. **PLEASE NOTE:** *While every effort is made to keep this information accurate and current, Habitat for Humanity East Bay/Silicon Valley assumes no responsibility for errors or omissions in compiling this information.*

For services beyond the scope of this guide, the following resource guides may be of interest. Please contact the agency directly to request a copy of their guide.

#### **211 Alameda County Resource Finder** *Compiled by Eden I&R*

**Topics:** Health, Housing, Human Services, Food Access, Transportation, Disasters & Emergencies

**Contact:** 211 / (510)727-9560 / Toll-Free (888)727-9660 [www.211AlamedaCounty.org](http://www.211AlamedaCounty.org)

#### **Senior Resource Guides** *Compiled by Alameda County's Area Agency on Aging* **Guides available for the following topics:**

- North County (Alameda, Albany Berkeley, Emeryville, Oakland, Piedmont)
- Central County (Castro Valley, Hayward, San Leandro, San Lorenzo)
- South County (Fremont, Newark, Union City)
- East County (Dublin, Pleasanton, Livermore, Sunol)
- Senior Housing Guide
- Fall Prevention Resource Guide
- Home Health, Home Care and Hospice Agencies
- Food and Nutrition Resources
- Emergency Response Programs
- Placement Agencies
- Retirement Residences and Continuing Care Retirement Communities (CCRCs)
- Residential Care Facilities for the Elderly
- Skilled Nursing Facilities

**Contact:** (510)577-3530 / Toll-Free (800)510-2020

[http://www.alamedasocialservices.org/public/services/elders\\_and\\_disabled\\_adults/](http://www.alamedasocialservices.org/public/services/elders_and_disabled_adults/)

# TABLE OF CONTENTS

<b>HOME IMPROVEMENT GRANTS &amp; LOANS</b> .....	<b>6</b>
<i>RENEW ALAMEDA COUNTY</i> .....	6
<i>RESIDENTIAL ENERGY EFFICIENCY LOAN (REEL) FINANCING</i> .....	6
<i>HEALTHY HOMES MINOR HOME REPAIR PROGRAM</i> .....	7
<i>SINGLE FAMILY HOUSING “SECTION 504” REPAIR PROGRAM</i> .....	7
<i>CALIFORNIA HOUSING FINANCE AGENCY 203 (K) PROGRAM</i> .....	8
<i>CITY OF PLEASANTON HOUSING REHABILITATION PROGRAM</i> .....	8
<i>CITY OF LIVERMORE HOUSING REHABILITATION PROGRAM</i> .....	9
<i>CITY OF FREMONT HOUSING REHABILITATION PROGRAM</i> .....	9
<i>CITY OF BERKELEY SENIOR &amp; DISABLED HOME REHABILITATION LOAN PROGRAM</i> ....	10
<i>CITY OF OAKLAND HOME REPAIR &amp; REHAB PROGRAMS</i> .....	11
<i>HAYWARD HOUSING REHABILITATION SERVICES</i> .....	12
<i>CITY OF ALAMEDA MINOR HOME REPAIR PROGRAM</i> .....	13
<i>REBUILDING TOGETHER HOME REPAIR PROGRAM</i> .....	13
<i>ENERGY SAVINGS ASSISTANCE PROGRAM (ESA)</i> .....	14
<b>ADDRESSING HOME HAZARDS, ENERGY &amp; UTILITIES</b> .....	<b>15</b>
ADDRESSING HOME HAZARDS .....	15
<i>LEAD PREVENTION PROGRAM</i> .....	15
<i>CHILDHOOD LEAD POISON PREVENTION PROGRAM</i> .....	15
<i>UNDERSTANDING ASBESTOS EXPOSURE &amp; MESOTHELIOMA</i> .....	15
ENERGY & UTILITY RESOURCES.....	15
<i>CUSTOMER ASSISTANCE PROGRAM (CAP)</i> .....	16
<i>LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)</i> .....	16
<i>CALIFORNIA ALTERNATIVE RATES for ENERGY (CARE) &amp; FAMILY ELECTRIC RATE ASSISTANCE (FERA) PROGRAMS</i> .....	16
<i>BALANCED PAYMENT PROGRAM</i> .....	17
SOLAR POWER.....	17
<i>GO SOLAR CALIFORNIA</i> .....	17
<i>ENERGY FOR ALL, GRID ALTERNATIVES</i> .....	17
<b>HOARDING RESOURCES</b> .....	<b>18</b>
HOMEOWNER SUPPORT.....	18
CLEAN UP COMPANIES FOR HIRE.....	18
<b>RESOURCE INDEX BY GEOGRAPHY</b> .....	<b>19</b>
CHART OF PROGRAMS AVAILABLE BY GEOGRAPHY .....	28

# GETTING STARTED WITH HOME RENOVATIONS

## *Building Code Requirements*

Investing in your home can be a stressful and expensive process. Whether the work is done by a contractor or is being completed by homeowners themselves, it is important to ensure the work is done safely and properly, with all necessary permits and inspections. Building codes and requirements differ from city to city, so prior to starting any project consult with your local inspections office to check on permitting and inspections requirements.

### **RELEVANT TERMS**

*You may see the following terms in the sections ahead.*

**Emergency** An emergency is defined as an imminent condition that makes a house uninhabitable, extremely dangerous to the occupants or is capable of causing severe health problems.

**Area Median Income (AMI)** A figure established by Housing and Urban Development (HUD) to calculate household income limits for a specific area, to determine eligibility in a variety of housing programs.

**Deferred** a loan arrangement where the borrower is allowed to start making payments at some point in the future.

### *Choosing a Contractor*

For most homeowners, hiring a contractor is an unfamiliar process that carries lots of uncertainty and risk. To ensure you protect yourself and hire the right person for your project, it is best to do your research and have a well thought out plan. The California Contractor's State License Board (CSLB) provides informative and easy to understand resources to help consumers navigate identifying and selecting a contractor, checking the status of a contractor's license, negotiating construction contracts, and preventing and resolving disputes.

- <http://cslb.ca.gov/>

### *Documentation Requirements*

In order to process applications for many of the following programs, the information listed below is often requested. In the next section you will find tips on how to acquire lost documents.

- A Completed Application for the program you are applying for
- Recorded Contract for Deed or Property Tax Bill
- Homeowner's Insurance Declaration Page
- Most recent loan statement and promissory note for any loans secured by your home
- Recent utility bill

For all household residents 18 years of age or older, expect to be asked for copies of:

- Government Issued Photo ID
- Proof of Income, such as:
  - Federal Tax filing (W-2s, 1099s or IRS Statement of Non-filing)
  - Social Security Benefit Statement (SSA 1099/1042 S)
  - Copies of recent pay stubs (Minimum two months)
  - Self-Employment Income: YTD Profit and Loss Statement
- Documentation of assets (including pensions, retirement, life insurance policies, etc.)
  - Bank statements on all existing accounts (at least most recent two months)

## *Accessing Copies of Documents*

### **TAX RETURN INFORMATION OR TRANSCRIPTS:**

- Web: <https://www.irs.gov/Individuals/Get-Transcript> - Transcripts available online or by mail.
- Phone: (800) 829-1040 - Social security number and street address numbers will need to be provided.
- Appointments: (844) 545-5640
- Oakland Office:
- 1301 Clay St., Oakland, CA 94612

### **SOCIAL SECURITY INCOME FOR SSI, SSDI OR RSDI:**

- Web: [www.secure.ssa.gov/RIL/SiView.do](http://www.secure.ssa.gov/RIL/SiView.do); Go to "Sign In" or "Create an Account". Once you are logged in to your account, select the "Replacement Documents" tab.
- Phone: (800) 772-1213
- Alameda County Offices:
  - Berkeley: 3045 Allston Way, Berkeley, CA 94704
  - Oakland: 360 22nd St #400, Oakland, CA 94612
  - San Leandro: 320 Davis St, San Leandro, CA 94577
  - Hayward: 24301 Southland Dr #500, Hayward, CA 94545
  - Fremont: 3100 Mowry Ave, Fremont, CA 94538

### **HOMEOWNER'S INSURANCE:**

The majority of all lending and volunteer programs require a current home insurance policy in order to access funding and services. Homeowners without an existing policy can first try to obtain coverage through a private insurance agency in the voluntary market. Those unable to attain private insurance may contact the California Fair Plan in order to access short-term coverage.

- <https://www.cfpnet.com>
- (800) 339-4099

# HOME IMPROVEMENT GRANTS & LOANS

These programs provide affordable options to low-to moderate-income homeowners to rehabilitate their home. Most programs prioritize households with disabilities, seniors, families.

## RENEW ALAMEDA COUNTY

**Operated by:** Habitat for Humanity East Bay/Silicon Valley

**Areas Served:** all of Alameda County

**Use of funds:** Renew Alameda County (Renew AC) empowers low-income homeowners to remain safely in their homes. The program provides affordable, low-interest deferred payment loans to qualified homeowners. These loans will be used for home improvement projects that help create a safe and comfortable home.

**Financing Type:** Grants/Loans

**Income Limit:** 80% AMI

**Learn More:** RenewAC.org - 510-803-3388 - HomeRepair@HabitatEBSV.org  
2619 Broadway Oakland, CA 94612

**Additional Program Details:**

- Loans are between \$15,000 and \$150,000 depending on your needs
- Low-interest: simple interest rate of 1% accrued annually, with interest total never to exceed 50% of the principal amount borrowed
- No payments for a term of 30 years. At the end of the 30 year Loan Term, the loan may be extended for an additional 30-year period, so long as the low-income homeowner is not in default of any of the initial qualifying program requirements or terms.

## RESIDENTIAL ENERGY EFFICIENCY LOAN (REEL) FINANCING

**Operated by:** Go Green Financing and California Public Utilities Commission, in partnership with local service providers such as PG&E

**Areas Served:** throughout Bay Area, for customers of PG&E

**Use of funds:** 70% of funds must be for energy efficiency projects, from heating/cooling to windows, appliances, cool roofs, pool pumps, and lighting. Remaining 30% of funds may be used for other home improvements of homeowners' choice, except for solar which does not qualify.

**Financing Type:** Loan, stated as having competitive rates, affordable monthly payments, with no home equity needed and no lien on the property.

**Income Limit:** none, available to a wide range of income and credit scores

**Eligible Properties:** single-family, townhome, condo, multi-family up to 4 units, manufactured homes. Rentals eligible at discretion of lender and property owner's permission. Go Green has other financing available for businesses.

**Learn More:** <https://www.gogreenfinancing.com/>

## HEALTHY HOMES MINOR HOME REPAIR PROGRAM

**Operated by:** Alameda County Healthy Homes Department

**Areas Served:** Albany, Dublin, Emeryville, Oakland, Newark, Union City, and the unincorporated areas of Ashland, Cherryland, Castro Valley, Hillcrest Knolls, Fairview, San Lorenzo, and Sunol

**Use of funds:** minor plumbing, carpentry, electrical repairs and can be used for railings, grab bars, toilets, water heaters, doors, locks and more.

**Financing Type:** grants

**Income Limit:** 80% Area Median Income. In Oakland, applicants must additionally be 62 years or older and/or have a disability to qualify for funds.

**Eligible Properties:** single family, mobile homes

**Learn More:** 510-567-8280 <https://www.achhd.org/programs/housing-rehab/>

## SINGLE FAMILY HOUSING "SECTION 504" REPAIR PROGRAM

**Operated by:** United States Department of Agriculture Rural Development

**Areas Served:** **Mostly rural parts of the County;** applicants can see if their address is eligible on the program website, linked below.

**Use of funds:** Also known as the Section 504 Home Repair program, they offer both loans to very-low-income homeowners to repair, improve or modernize their homes and grants to elderly, very-low-income homeowners to remove health and safety hazards.

**Financing Type:** Grants up to \$7,500 & Loans up to \$20,000

**Income Limit:** 50% AMI

**Learn More:**

<https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants>

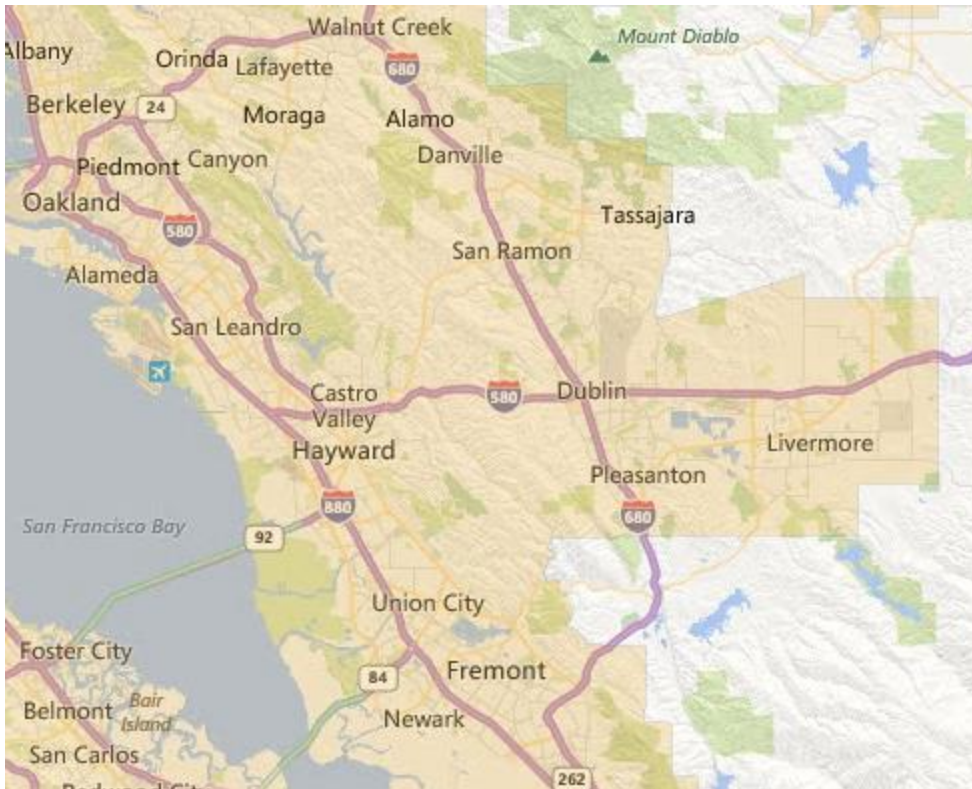
430 G Street Agency 4169 Davis, CA, 95616 - 530-792-5800

**Additional Program Details:**

- You must be the homeowner and occupy the house
- You must be unable to obtain affordable credit elsewhere
- Loans and grants can be combined for up to \$27,500 in assistance

### Ineligibility Map

An interactive map highlighting the areas which are not eligible for this funding is available on the USDA's program website. Only regions which are primarily rural are eligible.



## CALIFORNIA HOUSING FINANCE AGENCY 203 (K) PROGRAM

**Operated by:** California Housing Finance Agency (Cal HFA)

**Areas Served:** Statewide

**Use of funds:** The FHA (U.S. Federal Housing Authority) 203k renovation loan program provides funds for both the purchase and renovation or refinance and improvement of a home combined into one mortgage loan. The Streamlined 203k is designed for projects that will not exceed a total of \$35,000 in renovation and related expenses, while a Standard 203k is intended for more complicated projects that involve structural changes, such as room additions, exterior grading and landscaping, or renovation that would prohibit you from occupying the residence.

**Financing Type:** Loan

**Income Limit:** Varies by household size (ex. 1-2 people \$139,440; 3+people \$162,680)

**Learn More:** <https://www.calhfa.ca.gov/index.htm> - 877-922-5432

**Additional Program Details:**

- Up to \$35,000 in remodeling and non-structural repairs
- Homeowner must occupy the property as the primary residence
- Credit review required

## CITY OF PLEASANTON HOUSING REHABILITATION PROGRAM

**Operated by:** Habitat for Humanity East Bay/Silicon Valley

**Areas Served:** City of Pleasanton



**Use of funds:** Two kinds of assistance are available: loans or grants. Grants vary in amount and availability according to the type of work to be done and the income of the homeowner. Loans of up to \$35,000 are also available. Loans are deferred, with no monthly payments. The current terms of all loans are 3% simple annualized interest with a 30-year term. Grants cannot be combined with rehabilitation loans in this program; however, more than one grant may be applied for at any one time. The combination grant cannot exceed \$5,000.

**Financing Type:** Grants/Loans

**Income Limit:** 90% AMI

**Learn More:** <https://www.habitatetsv.org/services/home-repair/pleasanton>

510-803-3388 - [HomeRepair@HabitatEBSV.org](mailto:HomeRepair@HabitatEBSV.org) - 2619 Broadway Oakland, CA 94612

**Additional Program Details:**

- Applications will be processed on a first-come, first served basis and may be prioritized based on location within designated target areas and/or targeted population needs identified by the City.

## CITY OF LIVERMORE HOUSING REHABILITATION PROGRAM

**Operated by:** Habitat for Humanity East Bay/Silicon Valley

**Areas Served:** City of Livermore

**Use of funds:** The program goals are to maintain safe homes and attractive neighborhoods, to preserve affordable units, to improve the quality of the housing stock, and to ensure compliance with City building and zoning codes. Several levels of assistance are available to eligible owner-occupants of one- to four-unit properties and mobile homes. Loans provided are low-interest, deferred payment. Grants are available to homeowners for emergency repairs and specific projects, such as ADA accessibility and exterior yard cleanup projects to prevent neighborhood blight. Disabled renters with incomes are eligible for accessibility modifications with their Landlord's consent.

**Financing Type:** Loans/Grants

**Income Limit:** 80% AMI

**Learn More:** <https://www.habitatetsv.org/services/home-repair/livermore>

510-803-3388 - [HomeRepair@HabitatEBSV.org](mailto:HomeRepair@HabitatEBSV.org) - 2619 Broadway Oakland, CA 94612

**Additional Program Details:**

- Maximum loans \$35,000; maximum grants \$10,000 (\$5,000 minimum)

## CITY OF FREMONT HOUSING REHABILITATION PROGRAM

**Operated by:** Habitat for Humanity East Bay/Silicon Valley

**Areas Served:** City of Fremont

Use of funds: The City of Fremont's Housing Rehabilitation Program is designed to assist eligible property owners in rehabilitation or repairing their property in order to meet minimum health and safety standards. The program assists low-income homeowners to maintain their owner-occupied properties. Eligible homeowners will be provided with deferred low interest loans or grants to pay for substantial rehabilitation, minor home repair, energy efficiency, accessibility, exterior paint, and more. Eligible properties include single-family, duplexes, and mobile homes.

**Financing Type:** Loans/Grants

**Income Limit:** 80% AMI

**Learn More:** <https://www.habitatetsv.org/services/home-repair/fremont>

510-803-3388 - [HomeRepair@HabitatEBSV.org](mailto:HomeRepair@HabitatEBSV.org) - 2619 Broadway Oakland, CA 94612

**Additional Program Details:**

- Emergency & Minor Repair grants up to \$5,000 are available for single family and mobile home owners. Forgivable, zero-interest loans of up to \$20,000 are also available for mobile home owners. Homeowners with income of up to 50% AMI are required to make a one-time payment of \$50 toward the total cost of the repair.
- Homeowners with income between 51% and 80% of AMI are required to make a one-time payment of \$100 toward the total cost of the repair. Repairs are funded by a loan for the remaining costs less a one-time \$200 payment in an amount up to \$25,000. Grants of up to \$5,000 will be provided to qualified homeowners with incomes at or below 80% of Area Median Income (AMI).

## CITY OF BERKELEY SENIOR & DISABLED HOME REHABILITATION LOAN PROGRAM

**Operated by:** City of Berkeley, Housing and Community Services Department

**Areas Served:** City of Berkeley

**Use of funds:** The purpose of the Senior and Disabled Home Rehabilitation Loan Program is to assist low income senior and disabled homeowners in repairing/modifying their homes, to eliminate conditions that pose a threat to their health and safety and to help preserve the City's housing inventory.

**Financing Type:** Loans/Grants

**Income Limit:** 80% AMI

**Learn More:** <https://www.cityofberkeley.info/ContentDisplay.aspx?id=10480>

(510) 981-5400 - [RMolina@cityofberkeley.info](mailto:RMolina@cityofberkeley.info)

**Additional Program Details:**

- Interest-free, deferred payment loans of up to \$100,000, to repair or alter their home under staff supervision. Repayment is deferred until one of the following criteria is met: The sale or transfer of the property; the eligible homeowner ceases to occupy the property; or upon maturity date of the loan.

- Eligible homeowner must be 62 years of age and older OR permanently disabled and owner and resident of the property

## CITY OF OAKLAND HOME REPAIR & REHAB PROGRAMS

**Operated by:** City of Oakland Housing and Community Development

**Areas Served:** Oakland

**Use of funds:** The City of Oakland's Residential Lending and Rehabilitation Services Unit offers a variety of grants and no- and low- interest loan programs for home repairs. Funds can be used to make emergency home repairs, upgrade hazardous mechanical systems, make properties wheelchair accessible, and correct building code violations. Contract monitoring, and construction management assistance is also available. All programs are designed to benefit income-qualified households.

**Financing Type:** Grants/Loans

**Income Limit:** Household income of all persons over 18 cannot exceed 50% of the Area Median Income\*.

**Learn More:** <https://www.oaklandca.gov/topics/repair-and-rehab-property>  
(510) 238-3909 – residentiallending@oaklandnet.com

**Additional Program Details:**

- **Home Maintenance & Improvement Program (HMIP)**
  - The HMIP provides both deferred and amortized loans up to \$75,000 to low- income homeowners unable to qualify for conventional mortgage loans. Funds must be used solely to complete health and safety- related repairs or upgrades.
- **Access Improvement Program (AIP)**
  - The AIP provides grants from \$15,000 to \$24,000 to low-income homeowners or rental property owners to make accessibility repairs to units occupied by physically disabled persons. Eligible repairs include wheelchair ramps or lifts, bathroom modification for wheelchair accessibility and entry modifications.
- **Seismic Safety Incentive Program (SSIP)**
  - The SSIP provides matching grants up to \$5,000 for owner-occupied low-income households for the completion of seismic retrofit repairs, including foundation bolting, strengthening of shear and pony walls, bracing systems installation and non- structural mitigation measures.
- **Emergency Home Repair Program (EHRP)**
  - The EHRP provides 0% interest, deferred loans up to \$15,000 to very low-income homeowners. Funds must be used to repair only emergency health and/or safety hazards, such as faulty plumbing or sewer, hazardous electrical problems, and leaking roofs.
- **Weatherization and Energy Retrofit Program (WERP)**

- The WERP offers 0% interest, deferred loans up to \$30,000 to owner-occupied low- and moderate-income households to install or improve energy efficient measures such as attic insulation, energy saving appliances, and systems rehab for roofs, furnaces, windows, doors, water heaters and solar systems.

## HAYWARD HOUSING REHABILITATION SERVICES

**Operated by:** City of Hayward; Habitat for Humanity East Bay/Silicon Valley

**Areas Served:** City of Hayward

**Use of funds:** The City of Hayward's Housing Rehabilitation Program offers loans and grants to eligible Hayward homeowners with repair projects that meet the City's criteria.

**Financing Type:** Grants/Loans

**Income Limit:** Varies with size of household (ex. (1) Person Extremely low income \$0 - \$20,500; Low Income \$34,151 - \$52,650)

**Learn More:** <https://www.hayward-ca.gov/services/city-services/housing-rehabilitation-services>

510.583.4225

### **Additional Program Details:**

- City policy is to offer one-time assistance per property. Homeowner must occupy the property for a minimum five (5) years after the repairs are complete. Repairs are limited to owner-occupied, single family properties. Rental housing, townhomes and condominiums are not eligible for this program. Additions or projects which require plan approvals are ineligible for the program. Properties with IRS tax liens or tax certificates are disqualified unless proof of satisfaction of the lien has been recorded with Alameda County and provided to this office.
- The household must 1) not be in violation of any local codes and/or ordinances – or – 2) the proposed rehabilitation project must correct those violations. The homeowner and those living in the household must not be in violation of any criminal or civil laws. Where multiple health and safety concerns or code violations exist, funds are restricted to \$25,000 and must be enough to resolve those concerns completely. It is not within the intended scope of the program to undertake projects where substantial rehabilitation of a home would be necessary to restore it to a condition considered safe for residential use.
- **LOAN PROGRAM TERMS (single-family only):** The City provides a deferred loan with an interest rate of 0%. The loan is deferred until transfer of title, sale of property or death of borrower, whichever comes first. The loan may be prepaid at the option of the borrower. Clients must maintain at least 20% equity in the property after repairs are complete. Additional information regarding income and finances will be required prior to loan signing.

- **GRANT PROGRAM:** Clients without enough equity in their homes (minimum 20% after the loan is executed) may be eligible for a grant. Eligibility (seniors 62+ or severely disabled and HUD qualified low-income) and qualifying criteria apply. Grant assistance is no longer available to mobile home residents. Grants are offered at the discretion of the program and subject to additional requirements.

## CITY OF ALAMEDA MINOR HOME REPAIR PROGRAM

**Operated by:** Housing Authority of the City of Alameda

**Areas Served:** City of Alameda

**Use of funds:** The Housing Rehabilitation Program offers low-interest loans and grants to rental property owners whose units are occupied by 51% or more low income renters, for qualified property improvements. Seniors and disabled households may be eligible for additional assistance.

**Financing Type:** Grant/Loan

**Income Limit:** 80% AMI

**Eligible Properties:** Residential/Rental

**Contact Information:** 701 Atlantic Avenue Alameda, CA 94501 510-747-4300

<http://www.alamedahsg.org/>

**Additional Program Details:**

- Direct loans to owners at 2% interest, with repayment amortized over seven years
- A \$5,000 application deposit to cover out-of-pocket expenses (e.g. credit report, title report, etc.) is required

## REBUILDING TOGETHER HOME REPAIR PROGRAM

**Operated by:** Rebuilding Together

**Areas Served:** Western & Northern cities throughout Alameda County

**Use of funds:** Rejuvenating neighborhoods through the rehabilitation of homes owned by low-income homeowners and non-profit facilities that serve low-income communities.

**Financing Type:** grants

**Income Limit:** 80% AMI

**Eligible Properties:** Residential/Rental

**Learn More:**

Rebuilding Together Oakland <a href="https://www.rtoakland.org/">https://www.rtoakland.org/</a> 520 3 <sup>rd</sup> Street Suite 109 Oakland, CA 94601 510-625-0316	Rebuilding Together East Bay-North <a href="https://rtebn.org/">https://rtebn.org/</a> 3318 Adeline Street Berkeley, CA 94703 510-644-8979
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**Additional Program Details:**

Requirements include:

- No cost repair option for qualified low-income applicants
- Own or rent and live in your house (having a mortgage is okay)
- Be at least 62 OR disabled OR a grandparent raising grandchildren OR a caregiver of a disabled or chronically ill family member OR a veteran
- Be up to date with your mortgage and property taxes

## ENERGY SAVINGS ASSISTANCE PROGRAM (ESA)

**Operated By:** Pacific Gas & Electricity (PG&E)

**Areas Served:** Throughout the state

**Use of Fund:** Provides energy-saving home improvements free of charge, such as attic insulation, weather stripping, low-flow showerheads, energy-efficient lighting, water heater blankets, and replacement of qualified appliances.

**Financing Type:** grant

**Income Limit:** Up to 2 person household may earn no more than \$33,820; income limit increases \$8,840 for each additional household member. Proof of participation in other federal assistance programs (SNAP, Medicaid/MediCal, SSI, etc.) accepted in lieu of proof of income.

**Eligible Properties:** single-family, mobile home, or apartments. Can be rental or owner-occupied.

**Learn More:** 1-833-699-EBCE (3223) [customer-support@ebce.org](mailto:customer-support@ebce.org) [www.ebce.org](http://www.ebce.org)

# ADDRESSING HOME HAZARDS, ENERGY & UTILITIES

## *Addressing Home Hazards*

### LEAD PREVENTION PROGRAM

**Operated by:** Healthy Homes Department

**Areas Served:** Alameda County

**Resources Offered:** The Alameda County Lead Poisoning Prevention Program's unique multidisciplinary approach serves the community in order to eliminate environmental lead contamination, prevent childhood lead poisoning and improve health outcomes by addressing housing problems. The Program provides case management of lead poisoned children, community outreach and education, training, lead hazard reduction services, healthy homes interventions, and consultations.

**Learn More:** <http://www.achhd.org//contactus.htm>

2000 Embarcadero Suite 300 Oakland, CA 94606 510-567-8280

### CHILDHOOD LEAD POISON PREVENTION PROGRAM

**Operated by:** City of Berkeley Public Health Division

**Areas Served:** Berkeley

**Resources Offered:** The Childhood Lead Poisoning Prevention Program offers free workshops for parents, medical and childcare providers, and teachers with information on lead screening, products that contain lead, and how to prevent child lead exposure.

**Contact Information:**

[https://www.cityofberkeley.info/Health\\_Human\\_Services/Public\\_Health/Lead\\_Poisoning\\_Prevention\\_Program.aspx](https://www.cityofberkeley.info/Health_Human_Services/Public_Health/Lead_Poisoning_Prevention_Program.aspx)

1947 Center Street 2<sup>nd</sup> Floor Berkeley, CA 94704

### UNDERSTANDING ASBESTOS EXPOSURE & MESOTHELIOMA

**Resources Offered:** Asbestos facts, how to identify materials containing asbestos, working with asbestos professionals, protecting your family

**Operated by:** Environmental Protection Agency

**Contact:** <https://www.epa.gov/asbestos/learn-about-asbestos>

## *Energy & Utility Resources*

### EAST BAY COMMUNITY ENERGY

**Areas Served:** Albany, Berkeley, Dublin, Emeryville, Fremont, Hayward, Livermore, Oakland, Piedmont, San Leandro, and Union City

**Resources Offered:** As the new local electricity supplier in Alameda County, EBCE will provide cleaner, greener energy at competitive rates and reinvest earnings back into

the community to create local green energy jobs, local programs, and clean power projects.

**Income Limit:** none

**Learn More:** 1-833-699-EBCE (3223) [customer-support@ebce.org](mailto:customer-support@ebce.org) [www.ebce.org](http://www.ebce.org)

## CUSTOMER ASSISTANCE PROGRAM (CAP)

**Operated by:** East Bay Municipal Utility District

**Areas Served:** East Bay

**Resources Offered:** EBMUD offers a Customer Assistance Program (CAP) to help pay a portion of the water bill for qualified low-income residential customers. Up to 50 percent off the standard bimonthly service charge and 50 percent off of the home water use.

**Income Limit:** \$46,500-\$67,400, depending on family size

**Eligible Properties:** Owner-occupied & Rental

**Learn More:** <https://www.ebmud.com/customers/billing-questions/financial-assistance/customer-assistance-program/>

375 11<sup>th</sup> Street Oakland, CA 94623 - 866-403-2683

## LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

**Operated by:** Spectrum Community Services.

**Areas Served:** Countywide

**Resources Offered:** HEAP is a federally-funded program to help low-income households pay their energy bills. Assistance is in the form of a direct payment to the utility company on behalf of an eligible applicant.

**Financing Type:** Discounted monthly service

**Income Limit:** Varies with household size

- 2019 HEAP Gross Income Guidelines: total combined annual income \$26,048.88 - \$66,124.08; household size 1-6

**Learn More:** <https://www.spectrumcs.org/energy-services/heap>

P.O. Box 4317 Hayward, CA 94540 510-881-0300

## CALIFORNIA ALTERNATIVE RATES for ENERGY (CARE) & FAMILY ELECTRIC RATE ASSISTANCE (FERA) PROGRAMS

**Operated by:** PG&E

**Areas Served:** Statewide

**Resources Offered:** Qualified households receive discounts up to 20% on their energy bills. Eligibility is based on public assistance program participation or based on the number of individuals in your household and total gross household income.

**Financing Type:** Discounted monthly service

**Income Limit:** Varies by household size



**Eligible Properties:** single family, mobile homes, and apartments at least 5 years old  
**Learn More:** 1111 Broadway 3<sup>rd</sup> Floor Oakland, CA 94607 833-699-3223  
[https://www.pge.com/en\\_US/residential/save-energy-money/help-paying-your-bill/payment-assistance-overview/payment-assistance-overview.page?WT.mc\\_id=Vanity\\_financialassistance](https://www.pge.com/en_US/residential/save-energy-money/help-paying-your-bill/payment-assistance-overview/payment-assistance-overview.page?WT.mc_id=Vanity_financialassistance)

## BALANCED PAYMENT PROGRAM

**Operated by:** Alameda Municipal Power  
**Areas Served:** City of Alameda  
**Resources Offered:** Program calculates your average billing over the last 12 months and sets up a fixed monthly payment (also known as budget amount).  
**Income Limit:** Varies by household size  
**Learn More:** 2000 Grand Street Alameda, CA 94501 510-748-3900  
<https://www.alamedamp.com/balanced-payment-program>

## *Solar Power*

## GO SOLAR CALIFORNIA

**Operated by:** State of California, California Energy Commission & California Public Utilities Commission  
**Resource Offered:** The Go Solar California website provides California consumers a "one-stop shop" for information on solar programs, rebates, tax credits, and information on installing and interconnecting solar electric and solar thermal systems. The site has information on program rules, including eligible equipment and standards, as well as information on how to find an eligible, licensed solar contractor.  
**Learn More:** <https://www.gosolarcalifornia.org/>

## ENERGY FOR ALL, GRID ALTERNATIVES

**Operated by:** GRID Alternatives  
**Areas Served:** low-income census tracts throughout Bay Area  
**Resources Offered:** Homeowners on a limited or fixed income may receive free solar installation, resulting in a homeowner savings of approximately 50-90% on their electricity bill.  
**Income Limit:** Varies by household size  
**Learn More:** 1171 Ocean Ave. Suite 200, Oakland, CA, 94608 866-921-4696  
Energyforallprogram.org

# HOARDING RESOURCES

## *Homeowner Support*

### CLUTTERERS ANONYMOUS

**Areas Served:** Bay Area

**Resources Offered:** An organization for people who struggle with the clutter in their lives, with meeting locations throughout the Bay Area.

**Learn More:** 866-402-6685 <https://clutterersanonymous.org/>

- Berkeley: Epworth United Methodist Church 1953 Hopkins Street
- Walnut Creek: St. Luke's Lutheran Church 2491 San Miguel Drive; every Thursday 7:15PM-8:45PM

## *Clean Up Companies for Hire*

### EAST BAY HOARDING CLEANUP

**Contact Information:** 909 Geary Street San Francisco, CA 94109 866-936-112  
<https://www.junkhoardingcleanupusa.com/east-bay-hoarding-cleanup.html>

### OAKLAND HOARDING CLEANUP

**Contact Information:** 1615 Broadway Suite #95 Oakland, CA 94612 510-398-4334  
<http://www.sfhoardingcleanup.com/>

# RESOURCE INDEX BY GEOGRAPHY

## Unincorporated Alameda County

- Renew Alameda County, 6
- Residential Energy Efficiency Loan Financing (REEL), 6
- Healthy Homes Minor Repair Program, 7
- California Housing Financing Agency 203K Program, 8
- Healthy Homes Lead Poison Prevention Program, 14
- Energy Savings Assistance Program, 16
- Low-Income Home Energy Assistance Program, 16
- California Alternative Rate for Energy, 16
- Family Electricity Rate Assistance, 16
- Balanced Payment Program, 16
- Energy for All, Grid Alternatives, 17

### Housing Authority

224 W Winton Avenue, Room 108

Hayward, CA 94544

Tel: (510) 670-5404

Main website: [acgov.org](http://acgov.org)

Housing: <https://www.acgov.org/cda/hcd/>

## City of Alameda

- City of Alameda Minor Home Repair Program, 13
- Renew Alameda County, 6
- Residential Energy Efficiency Loan Financing (REEL), 6
- California Housing Financing Agency 203K Program, 8
- Healthy Homes Lead Poison Prevention Program, 14
- Energy Savings Assistance Program, 16
- EBMUD Customer Assistance Program, 15
- Low-Income Home Energy Assistance Program, 16
- California Alternative Rate for Energy, 16
- Family Electricity Rate Assistance, 16
- Balanced Payment Program, 16
- Energy for All, Grid Alternatives, 17

### Housing Authority

950 W. Mall Square, Suite 215

Alameda, CA 94501

Tel: (510) 749 – 5813

**Main website:** <http://www.acgov.org/>

**Housing:** <http://www.acgov.org/cda/hcd/index.htm>

**Homebuyer Programs:** <http://www.acgov.org/cda/hcd/firsthomebuyer/index.htm>

## City of Albany

- Renew Alameda County, 6
- Residential Energy Efficiency Loan Financing (REEL), 6
- Healthy Homes Minor Repair Program, 7
- California Housing Financing Agency 203K Program, 8
- Rebuilding Together East Bay-North, 13
- Healthy Homes Lead Poison Prevention Program, 14
- Energy Savings Assistance Program, 16
- EBMUD Customer Assistance Program, 15
- Low-Income Home Energy Assistance Program, 16
- California Alternative Rate for Energy, 16
- Family Electricity Rate Assistance, 16
- Balanced Payment Program, 16
- Energy for All, Grid Alternatives, 17

### Housing Authority

1000 San Pablo Avenue

Albany, CA 94706

Tel: (510) 528 - 5760

**Main website:** <http://www.albanyca.org/>

**Housing:** <http://www.albanyca.org/index.aspx?page=432> Homebuyer Website: N/A

## City of Berkeley

- Renew Alameda County, 6
- Residential Energy Efficiency Loan Financing (REEL), 6
- California Housing Financing Agency 203K Program, 8
- City of Berkeley Senior & Disabled Home Rehabilitation Loan Program, 10
- Rebuilding Together East Bay-North, 13
- Healthy Homes Lead Poison Prevention Program, 14
- Childhood Lead Poison Prevention Program, 15
- Energy Savings Assistance Program, 16
- EBMUD Customer Assistance Program, 15
- Low-Income Home Energy Assistance Program, 16

- California Alternative Rate for Energy, 16
- Family Electricity Rate Assistance, 16
- Balanced Payment Program, 16
- Energy for All, Grid Alternatives, 17

#### Housing Authority

2180 Milvia Street

Berkeley, CA 94704 Tel: (510) 981-5400

**Main website:** <http://www.ci.berkeley.ca.us/> Housing:

<http://www.ci.berkeley.ca.us/housing/> Homebuyer Website:

<http://www.ci.berkeley.ca.us/contentdisplay.aspx?id=4584>

#### City of Dublin

- Renew Alameda County, 6
- Residential Energy Efficiency Loan Financing (REEL), 6
- Healthy Homes Minor Repair Program, 7
- California Housing Financing Agency 203K Program, 8
- Healthy Homes Lead Poison Prevention Program, 14
- Energy Savings Assistance Program, 16
- Low-Income Home Energy Assistance Program, 16
- California Alternative Rate for Energy, 16
- Family Electricity Rate Assistance, 16
- Balanced Payment Program, 16
- Energy for All, Grid Alternatives, 17

#### Housing Authority

100 Civic Plaza

Dublin, CA 94568 Phone: (925) 833 - 6620

**Main website:** <http://www.ci.dublin.ca.us/>

**Housing:** <http://www.ci.dublin.ca.us/index.aspx?NID=115> Home Buyer Programs:

<http://www.ci.dublin.ca.us/index.aspx?NID=618>

#### City of Emeryville

- Renew Alameda County, 6
- Residential Energy Efficiency Loan Financing (REEL), 6
- Healthy Homes Minor Repair Program, 7
- California Housing Financing Agency 203K Program, 8
- Rebuilding Together East Bay-North, 13

- Healthy Homes Lead Poison Prevention Program, 14
- Energy Savings Assistance Program, 16
- EBMUD Customer Assistance Program, 15
- Low-Income Home Energy Assistance Program, 16
- California Alternative Rate for Energy, 16
- Family Electricity Rate Assistance, 16
- Balanced Payment Program, 16
- Energy for All, Grid Alternatives, 17

#### Housing Authority

1333 Park Avenue

Emeryville, CA 94608

Tel: (510) 596 – 4316

**Main website:** <http://www.ci.emeryville.ca.us/>

**Housing:** <http://www.ci.emeryville.ca.us/index.aspx?nid=118>

**First Time Home Buyer Programs:**

<http://www.ci.emeryville.ca.us/index.aspx?NID=265>

#### City of Fremont

- Renew Alameda County, 6
- Residential Energy Efficiency Loan Financing (REEL), 6
- California Housing Financing Agency 203K Program, 8
- City of Fremont Housing Rehabilitation Program, 10
- Healthy Homes Lead Poison Prevention Program, 14
- Energy Savings Assistance Program, 16
- Low-Income Home Energy Assistance Program, 16
- California Alternative Rate for Energy, 16
- Family Electricity Rate Assistance, 16
- Balanced Payment Program, 16
- Energy for All, Grid Alternatives, 17

#### Housing Authority

3300 Capitol Avenue, Bldg. B

Fremont, CA 94537

Tel: (510) 494 – 4506

**Main website:** <http://www.fremont.gov/>

**Housing:** <http://www.fremont.gov/index.aspx?nid=402> Home Buyer Programs:

<http://www.fremont.gov/index.aspx?nid=441>

#### City of Hayward

- Renew Alameda County, 6
- Residential Energy Efficiency Loan Financing (REEL), 6
- California Housing Financing Agency 203K Program, 8
- Hayward Housing Rehabilitation Services, 12
- Rebuilding Together Oakland, 13
- Healthy Homes Lead Poison Prevention Program, 14
- Energy Savings Assistance Program, 16
- Low-Income Home Energy Assistance Program, 16
- California Alternative Rate for Energy, 16
- Family Electricity Rate Assistance, 16
- Balanced Payment Program, 16
- Energy for All, Grid Alternatives, 17

Housing Authority

777 B Street

Hayward, CA 94541

Tel: (510) 583 - 4000

Main website: <http://www.ci.hayward.ca.us/>

Housing: N/A

Homebuyer Programs: <http://user.govoutreach.com/hayward/faq.php?cid=10968>

**City of Livermore**

- Renew Alameda County, 6
- Residential Energy Efficiency Loan Financing (REEL), 6
- California Housing Financing Agency 203K Program, 8
- City of Livermore Housing Rehabilitation Program, 9
- Healthy Homes Lead Poison Prevention Program, 14
- Energy Savings Assistance Program, 16
- Low-Income Home Energy Assistance Program, 16
- California Alternative Rate for Energy, 16
- Family Electricity Rate Assistance, 16
- Balanced Payment Program, 16
- Energy for All, Grid Alternatives, 17

Housing Authority

1052 S. Livermore Avenue

Livermore, CA 94550

Tel: (925) 449 - 7340

Main website: <http://www.cityoflivermore.net/>

**Housing:** <http://www.cityoflivermore.net/citygov/cd/hhs/default.asp>

**Home Buyer Programs:**

<http://www.cityoflivermore.net/citygov/cd/hhs/housing/default.asp>

## City of Newark

- Renew Alameda County, 6
- Residential Energy Efficiency Loan Financing (REEL), 6
- Healthy Homes Minor Repair Program, 7
- California Housing Financing Agency 203K Program, 8
- Healthy Homes Lead Poison Prevention Program, 14
- Energy Savings Assistance Program, 16
- Low-Income Home Energy Assistance Program, 16
- California Alternative Rate for Energy, 16
- Family Electricity Rate Assistance, 16
- Balanced Payment Program, 16
- Energy for All, Grid Alternatives, 17

Housing Authority

37101 Newark Blvd

Newark, CA 94580

510-793-1400

**Main website:** <http://www.ci.newark.ca.us/>

**Home Buyer Programs:** <http://www.newark.org/how-to/housing-programs-assistance/>

## City of Oakland

- Renew Alameda County, 6
- Residential Energy Efficiency Loan Financing (REEL), 6
- Healthy Homes Minor Repair Program, 7
- California Housing Financing Agency 203K Program, 8
- City of Oakland Home Repair & Rehab Programs, 11
- Rebuilding Together Oakland, 13
- Healthy Homes Lead Poison Prevention Program, 14
- Energy Savings Assistance Program, 16
- Low-Income Home Energy Assistance Program, 16
- California Alternative Rate for Energy, 16
- Family Electricity Rate Assistance, 16
- Balanced Payment Program, 16
- Energy for All, Grid Alternatives, 17

Housing Authority



250 Frank H. Ogawa Plaza, Suite 5313

Oakland, CA 94612

Tel: (510) 238 - 3015

**Main website:** <http://www2.oaklandnet.com/>

**Housing:** <http://www2.oaklandnet.com/Government/o/CEDA/o/hcd/index.htm>

**Home Buyer Programs:**

<http://www.oaklandnet.com/government/hcd/loansgrants/homebuyers.html>

## City of Piedmont

- Renew Alameda County, 6
- Residential Energy Efficiency Loan Financing (REEL), 6
- California Housing Financing Agency 203K Program, 8
- Healthy Homes Lead Poison Prevention Program, 14
- Energy Savings Assistance Program, 16
- Low-Income Home Energy Assistance Program, 16
- California Alternative Rate for Energy, 16
- Family Electricity Rate Assistance, 16
- Balanced Payment Program, 16
- Energy for All, Grid Alternatives, 17

### Housing Authority

120 Vista Ave.,

Piedmont, CA 94611

Tel: (510) 420-3040

**Main website:** <http://www.ci.piedmont.ca.us/>

**Public Works:** <http://www.ci.piedmont.ca.us/publicworks/index.shtml>

## City of Pleasanton

- Renew Alameda County, 6
- Residential Energy Efficiency Loan Financing (REEL), 6
- California Housing Financing Agency 203K Program, 8
- City of Pleasanton Housing Rehabilitation Program, 9
- Healthy Homes Lead Poison Prevention Program, 14
- Energy Savings Assistance Program, 16
- Low-Income Home Energy Assistance Program, 16
- California Alternative Rate for Energy, 16
- Family Electricity Rate Assistance, 16
- Balanced Payment Program, 16
- Energy for All, Grid Alternatives, 17

### Housing Authority

200 Old Bernal Avenue

Pleasanton, CA 94566

Tel: (925) 931 - 5011

**Main website:** <http://www.ci.pleasanton.ca.us/>

**Housing:** <http://www.ci.pleasanton.ca.us/community/housing/>

**Home Buyer Programs** <http://www.tvhoc.org/>

### City of San Leandro

- Renew Alameda County, 6
- Residential Energy Efficiency Loan Financing (REEL), 6
- Healthy Homes Minor Repair Program, 7
- California Housing Financing Agency 203K Program, 8
- Rebuilding Together Oakland, 13
- Healthy Homes Lead Poison Prevention Program, 14
- Energy Savings Assistance Program, 16
- Low-Income Home Energy Assistance Program, 16
- California Alternative Rate for Energy, 16
- Family Electricity Rate Assistance, 16
- Balanced Payment Program, 16
- Energy for All, Grid Alternatives, 17

### Housing Authority

835 E. 14<sup>th</sup> Street

San Leandro, CA 94577-3767

Tel: (510)577-3200

**Main website:** <http://www.sanleandro.org/>

**Housing:** <http://www.sanleandro.org/depts/cd/housing/default.asp>

**Homebuyer Programs:** <http://www.sanleandro.org/depts/cd/housing/programs.asp>

### Sunol

- Renew Alameda County, 6
- Residential Energy Efficiency Loan Financing (REEL), 6
- Section 504 Repair Program, 7
- Healthy Homes Minor Repair Program, 7
- California Housing Financing Agency 203K Program, 8
- Healthy Homes Lead Poison Prevention Program, 14
- Energy Savings Assistance Program, 16
- Low-Income Home Energy Assistance Program, 16
- California Alternative Rate for Energy, 16

- Family Electricity Rate Assistance, 16
- Balanced Payment Program, 16
- Energy for All, Grid Alternatives, 17

### City of Union City

- Renew Alameda County, 6
- Residential Energy Efficiency Loan Financing (REEL), 6
- Healthy Homes Minor Repair Program, 7
- California Housing Financing Agency 203K Program, 8
- Healthy Homes Lead Poison Prevention Program, 14
- Energy Savings Assistance Program, 16
- Low-Income Home Energy Assistance Program, 16
- California Alternative Rate for Energy, 16
- Family Electricity Rate Assistance, 16
- Balanced Payment Program, 16
- Energy for All, Grid Alternatives, 17

### Housing Authority

34009 Alvarado-Niles Road  
Union City, California 94587

Tel: (510) 471-3232

**Main website:** <http://www.ci.union-city.ca.us/index.htm>

**Housing:** <http://www.ci.union-city.ca.us/commdev/housing.htm>

## Chart of Programs Available by Geography

	Albany	Alameda	Berkeley	Dublin	Emeryville	Fremont	Hayward	Livermore	Newark	Oakland	Piedmont	Pleasanton	Union City	Sunol	San Leandro	Unincorporated County
Renew Alameda County																
Residential Energy Efficiency Loan Financing (REEL)																
Healthy Homes Minor Repair Program																
Section 504 Repair Program																
CA Housing Finance Agency 203K Program																
Rebuilding Together East Bay - North																
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Energy for All, Grid Alternatives																