

## AC Boost Borrower Resource List

- **Be prepared to pay a Supplemental Assessment bill to Alameda County in your first year of homeownership**

You will likely be required to pay a supplemental tax bill during or soon after your first year of homeownership. This is not included in the regular property taxes paid through your escrow account. Please review the Alameda County Assessor's Office website for more information at <https://www.acassessor.org/homeowners/about-property-assessment/supplemental-assessment/>.

- **Post-Purchase Homeownership Counseling**

Housing counseling agencies provide not only pre-purchase homebuyer education, but also post-purchase homeowner workshops and one-on-one counseling services. Topics covered may include financial planning, home maintenance, HOA responsibilities and governance, emergency preparedness, estate planning, foreclosure prevention, planning for supplemental tax bills, and understanding homeowner's insurance. It is highly recommended that you stay connected to one or more housing counseling agencies and take advantage of their post-purchase homeowner resources. A list of local housing counseling agencies is attached and is also available at <https://bit.ly/ACBoost-Housing-Counseling-Agencies-FC3>.

- **Foreclosure Prevention/Home Preservation**

If you are ever experiencing a financial hardship and are concerned that you might miss a mortgage payment, we highly recommend that you contact a housing counseling agency who can assist you with foreclosure prevention services. A list of local housing counseling agencies is attached and is also available at <https://bit.ly/ACBoost-Housing-Counseling-Agencies-FC3>.

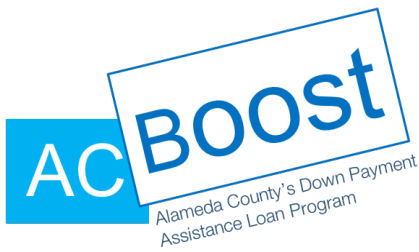
In addition to the housing counseling agencies mentioned above, HERA (Housing & Economic Rights Advocates) is another organization that offers foreclosure prevention services. HERA is a local nonprofit organization that provides free and low-cost legal services to low and moderate-income households. You can reach HERA on their website at [www.heraca.org](http://www.heraca.org) or by calling (510) 271-8443.

- **Estate Planning**

To ensure that your home can be inherited by your loved ones in the future, it is highly recommended that you contact an estate planning attorney who can help you create an estate plan. As a reminder, if you put your home into a Trust, Alameda County requires that it be an Inter Vivos Revocable Trust in which the owner is the beneficiary. Before officially transferring your home into a Trust, please contact us at [ACBoost@hellohousing.org](mailto:ACBoost@hellohousing.org) so that we can work with you to confirm that the program's requirements are met. To learn more about estate planning, we recommend contacting a housing counseling agency or the nonprofit organization HERA (Housing & Economic Rights Advocates), who can assist you in learning more about this. A list of local housing counseling agencies is attached and is also available at <https://bit.ly/ACBoost-Housing-Counseling-Agencies-FC3>. You can reach HERA on their website at [www.heraca.org](http://www.heraca.org) or by calling (510) 271-8443.

- **Home Repairs and Maintenance**

Make sure you are prepared for unexpected expenses by budgeting for home repairs and maintenance ahead of time. We recommend that you visit Framework Homeownership's webpage about home maintenance to review budgeting tips, checklists and more at <https://www.frameworkhomeownership.org/smart-start/let-the-home-maintenance-begin#budgeting>.



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If you are looking for assistance with home repair funds, please visit the following websites:

Visit Alameda County's Housing Rehabilitation webpage for a list of local home repair programs at <https://www.achhd.org/programs/housing-rehab/>.

Visit Habitat for Humanity East Bay/Silicon Valley's home repair webpage to download Habitat's Alameda County Resource Guide, which contains information about local programs that provide home improvement grants and loans, programs that address home hazards, energy and utilities, and other helpful resources for homeowners in Alameda County - <https://www.habitatetsv.org/services/home-repair/alameda-county>.

*Note: Funding for these programs may be limited and the eligibility criteria may differ from AC Boost. You will need to contact the program administrators of these programs to find out if funds are currently available and if you qualify. As a reminder, AC Boost does not allow for additional loans to be borrowed against your property value until after you have paid off your AC Boost loan.*

- **Refinancing your first mortgage**

If you are interested in refinancing your mortgage, please contact Alameda County's Housing and Community Development Department. Their contact information is available at <https://www.acboost.org/repay-your-loan>.

- **Paying off your AC Boost loan**

If you would like to make a partial pre-payment on your AC Boost loan, or you want to pay off your AC Boost loan in full, please contact Alameda County's Housing and Community Development Department. Their contact information is available at <https://www.acboost.org/repay-your-loan>.

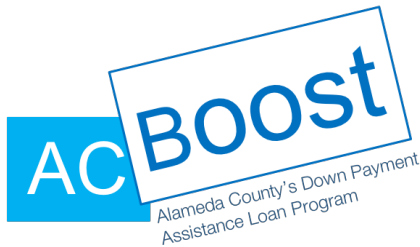
- **AC Boost Compliance Monitoring**

As a reminder, Hello Housing will contact you on an annual basis (around February) to request a self-certification of owner occupancy with supporting documentation. Participation is required each year. At that time, we will also request your homeowner's insurance policy to verify that it includes a loss payable endorsement to the County of Alameda as follows:

County of Alameda  
c/o Housing and Community Development Department  
Attn: Housing and Community Development Director  
224 W. Winton Avenue, Room 108  
Hayward, CA 94544

- **Questions?**

If you have any questions about your AC Boost loan, you are always welcome to contact us at [ACBoost@hellohousing.org](mailto:ACBoost@hellohousing.org) or at (510) 500-8840.



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## AC Boost Participating Housing Counseling Agencies

<p><b>A-1 Community Housing Services</b>          (510) 674-9227  <a href="mailto:information@a1chs.org">information@a1chs.org</a>  <a href="http://www.a1chs.org">www.a1chs.org</a>          Courses offered in English &amp; Spanish</p>	<p><b>Asian, Inc.</b>          (510) 397-8838  <a href="http://www.asianinc.org">www.asianinc.org</a>          Courses offered in English &amp; Chinese (Cantonese/Mandarin)</p>	<p><b>BALANCE</b>          (800) 777-7526  <a href="mailto:infohousingeducation@balancepro.org">infohousingeducation@balancepro.org</a>  <a href="http://www.balancepro.org">www.balancepro.org</a></p>
<p><b>ECHO Housing</b>          (855) ASK-ECHO          (855-275-3246)  <a href="http://www.echofairhousing.org">www.echofairhousing.org</a></p>	<p><b>Habitat for Humanity East Bay/Silicon Valley</b>          (510) 251-6304  <a href="mailto:info@habitatEBSV.org">info@habitatEBSV.org</a>  <a href="http://www.habitatEBSV.org">www.habitatEBSV.org</a></p>	<p><b>Neighborhood Housing Services, East Bay</b>          (510) 237-6459  <a href="mailto:info@eastbaynhs.org">info@eastbaynhs.org</a>  <a href="http://www.richmondnhs.org">www.richmondnhs.org</a></p>
<p><b>NID-HCA National</b>          (510) 268-9792  <a href="http://www.nidhousing.com">www.nidhousing.com</a></p>	<p><b>Operation HOPE</b>          (510) 434-5285  <a href="http://www.operationhope.org">www.operationhope.org</a>          Courses offered in English &amp; Spanish</p>	<p><b>Project Sentinel</b>          (888) 324-7468  <a href="mailto:info@housing.org">info@housing.org</a>  <a href="http://www.housing.org">www.housing.org</a>          Courses offered in English, Cantonese, Mandarin, Korean, Farsi, Vietnamese &amp; Spanish</p>
<p><b>San Francisco Housing Development Corporation</b>          (415) 822-1022  <a href="http://www.sfhdc.org">www.sfhdc.org</a></p>	<p><b>Community Housing Development Corporation</b>          (510) 412-9290  <a href="mailto:info@communityhdc.org">info@communityhdc.org</a>  <a href="http://www.communityhdc.org">www.communityhdc.org</a>          Courses offered in English &amp; Spanish</p>	<p><b>Alliance Credit Counseling (Online Course)</b>          (866) 303-3328  <a href="mailto:home@knowdebt.org">home@knowdebt.org</a>  <a href="http://www.knowdebt.org">www.knowdebt.org</a></p>
<p><b>Consumer Credit and Budget Counseling (Online Course)</b>          (888) 738-8233  <a href="http://www.homebuyercert.org">www.homebuyercert.org</a></p>	<p><b>Framework (Online Course)</b>          (855) 659-2267  <a href="http://www.frameworkhomeownership.org">www.frameworkhomeownership.org</a></p>	