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# PARTNERS AND SUPPORTERS

## Program Manager



## Supporters



## Design and Construction



## Community Partners



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# WHAT IS AN ADU?

Accessory Dwelling Units (ADUs) are secondary residential units that share a lot with a larger, primary home — whether in the form of a free-standing backyard home, a converted garage, an expansion to the existing house, or a part of the principal residence that has been converted into an additional unit.

To be considered an ADU, the unit must have its own kitchen, bathroom, living area, and entrance. ADUs are typically occupied by rent-paying tenants.

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# POTENTIAL BENEFITS OF BUILDING AN ADU

- **HOUSING**

Addresses Oakland's housing shortage by creating additional units and providing housing for friends, family, or members of the local community.

- **INCOME**

It can provide monthly rental income and add value to your property.

- **FLEXIBILITY**

The property owner can live in the ADU and rent out the principal residence or vice versa.

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# WHAT IS THE KEYS TO EQUITY PROGRAM?



**Homeowner who  
wants an ADU  
but needs assistance.**



## **THE KEYS TO EQUITY PROGRAM**

- **Design and Project Support**
- **Financing**
- **Construction Management**
- **Other Resources**



**New ADU: Provide rental income  
and additional housing units  
in Oakland.**

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# PROGRAM OVERVIEW

## WHAT

Keys to Equity is a new program in Oakland that streamlines the process for constructing an ADU or renovating and legalizing an existing unpermitted ADU on your property by offering homeowners a suite of resources.

## WHY

The process of building an ADU requires a lot of time, expertise, and money to navigate through design, permits, and construction. In addition, the traditional financing system for constructing ADUs is not accessible to most homeowners, especially low to moderate income Black homeowners. This program is designed to be a “one-stop shop” that will guide homeowners through the development process from start to finish.

## HOW

All participating homeowners in this program must work with RNHS and The Wellnest Company for financial counseling, design, permitting, and construction. RNHS will work with homeowners to determine financing feasibility with Self-Help Federal Credit Union loan products. Homeowners are not required to use Self-Help Federal Credit Union as a lender.

Homeowners are required to attend all educational modules about the program presented by HERA and RNHS. In order to qualify for this program, property must be homeowner occupied.

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# PROGRAM SERVICES

- **Program Management**

- Each participating homeowner will have one primary point of contact from RNHS.
- RNHS will remain accessible to property owners throughout the duration of the project and provide updates on the status of the project.

- **Design + Permitting**

- Blink!LAB Architecture has created a catalog of 3 pre-approved designs that homeowners can choose from. The Wellnest Company will work with homeowners to secure all necessary permits.

- **Construction Management**

- The Wellnest Company will serve as the general contractor, which means that your construction costs will be streamlined and affordable. Through regularly provided construction reports, you will stay informed about the progress of construction.

- **Financing**

- Self-Help Federal Credit Union will serve as the finance partner. Homeowners will have access to a financial product that was designed in consideration of potential barriers.
- For a limited number of homeowners with limited personal savings and not enough equity to fund construction, RNHS will provide pre-development funding that will be repaid through Self-Help Federal Credit Union's permanent mortgage product, to enable the funding of the ADU.



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# BEST PRACTICES

- Provide best personal email/phone number for contact.
- Check emails frequently to receive updates from RNHS regarding your application.
- Be prepared to give detailed financial information and documents.



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# HOW TO GET STARTED

- Check out our website: [keystoequity.org](https://keystoequity.org)
- Fill out Program Interest Form:  
<https://richmondnhs.tfaforms.net/13>
- Interest form opens October 17th, 2021
- Deadline: December 3rd, 2021



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## CONTACT US

If you have more questions, contact us at  
[keystoequity@eastbaynhs.org](mailto:keystoequity@eastbaynhs.org)

Keys to Equity Program Website  
[keystoequity.org](http://keystoequity.org)

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