Steps to Find Affordable Housing

Finding a great, affordable home can be challenging, but the tips below can help. Call 211 or contact organizations in this brochure for more information.

**Step 1: Learn about different kinds of affordable housing**

**Non-Profit Housing**
Non-profit affordable housing developers offer well-designed and professionally-managed homes. Tenants are carefully screened and eligibility requirements may vary. Find out more by calling and visiting non-profit developer websites.

**Section 8 (Housing Choice Voucher Program)**
This federally-funded program helps close the gap between rent and your income. It’s difficult to obtain a Section 8 voucher, but contact your local public housing authority to get on the waiting list.

**Public Housing**
Public housing has certain income and residency restrictions. Contact your local public housing authority.

**Affordable Homeownership**
If you’re thinking about buying a home, contact your city’s housing department and the organizations that provide homebuyer assistance programs. If you’re struggling with mortgage payments, see the foreclosure counseling resources in this brochure.

**Step 2: Get your finances and credit ready**

**Credit Check**
Obtain your credit report early. Be prepared to tell prospective landlords about any problems and the steps you’ve taken to address them. Some landlords may accept a poor credit history if you have good references and can offer proof of employment, a higher security deposit, or a co-signer. If you need help, contact a credit-counseling agency.

**Security Deposit**
If the security deposit is a challenge, there are programs to help you pay move-in costs. Some landlords are also willing to accept a deposit in installments.

**Savings and Budgeting**
Many agencies can help you manage your finances and create a savings plan. Make sure you can afford transportation, child care, health care and other costs along with rent.

**Step 3: Check to see if your income qualifies**

Affordable housing is reserved for people with lower incomes. Find out if you qualify by inquiring with a specific property or non-profit developer. If you have a Section 8 Housing Choice Voucher, ask if the property will accept it.

**Step 4: Identify your housing needs and preferences**

Identify the location and amenities you prefer, but be flexible. Consider several cities and housing types to increase your chances of finding a home. Non-profit housing is often targeted to certain populations: Seniors, Special Needs, Family and Transitional or Supportive. Housing providers cannot discriminate based on race, ethnicity, gender, national origin, family status, or other protected classes. If you are undocumented or have a criminal record, you may encounter challenges in qualifying. The housing organizations listed here can inform you about your options.

**Step 5: Contact non-profit developers and housing authorities to apply**

- Check the websites of non-profit developers often.
- Call for a list of properties, including those under construction. Ask to be added to the interest list for properties that meet your needs and income level.
- Get on as many waitlists as you can. When a waitlist opens, call the property. Ask for an application, or go to the property to get an application. Submit it by the deadline.
- Once you’ve submitted applications, let each property know if you move or change your phone number. In order to remain on a waitlist, you must be in regular contact with the site manager of each property. Ask to find out the best way to do this.

www.EBHO.org — 30 Years: Built to Last
East Bay Housing Organizations (EBHO) is a membership non-profit organization, founded in 1984, dedicated to working with communities in Alameda and Contra Costa counties to preserve, protect and expand affordable housing opportunities through education, advocacy, and coalition building.

EBHO appreciates its funding partners
Non-profit Developers & Service Providers

Non-Profit Housing Developers
Non-profit organizations that develop, own and manage affordable housing in the East Bay.

Allied Housing
(510) 657-7409
www.abodeservices.org

Bay Area Community Land Trust
(510) 545-3258
www.bayareactl.org

BRIDGE Housing
(415) 989-1111
www.bridgehousing.com

Christian Church Homes (CCH)
(510) 632-6712
www.cchnc.org

Community Housing Development Corporation (CHDC)
(510) 412-9290
www.chdcdnr.org

EAH Housing
(415) 258-1800
www.eahhousing.org

East Bay Asian Local Development Corporation (EBALDC)
(510) 287-5353
www.ebaldc.org

Abode Services
(510) 252-0910
www.abodeservices.org

Alameda Point Collaborative
677 West Ranger Ave.
Alameda, CA 94501
(510) 898-7800
www.apcollaborative.org

Anka Behavioral Health, Inc.
1850 Gateway Blvd., Ste. 900
Concord, California 94520
(925) 825-4700
www.ankabhi.org

Bay Area Community Services (BACS)
1814 Franklin St., 4th Floor
Oakland, CA 94612
(510) 613-0330
www.bayareacs.org

Berkeley Food and Housing Project
2362 Bancroft Way
Berkeley, CA 94704
(510) 649-4965
1-866-960-2132 (Shelter reservation phone line)
www.bfhp.org

Bonita House, Inc.
6333 Telegraph Ave., Ste. 102
Oakland, CA 94609-1328
(510) 809-1780
www.bonitahouse.org

Building Futures with Women and Children
1395 Bancroft Ave.
San Leandro, CA 94577
(510) 357-0205
www.bfwc.org

Building Opportunities for Self Sufficiency (BOSS)
Offices: 2065 Kittredge St., Ste. E
Berkeley, CA 94704
(510) 649-1930
Drop-in: 1931 Center St.
Berkeley, CA 94704
(510) 843-3700
www.self-sufficiency.org

Contra Costa Interfaith Housing
3164 Putnam Blvd., Ste. C
Walnut Creek, CA 94597
(925) 944-2244
www.ccinterfaithhousing.org

Davis Street Family Resource Center
3081 Teagarden St.
San Leandro, CA 94577
(510) 347-4620
www.davisstreet.org

East Bay Community Recovery Project
2577 San Pablo Ave.
Oakland, CA 94612
(510) 446-7100
www.ebcrp.org

East Oakland Community Project
7515 International Blvd.
Oakland, CA 94621
(510) 532-3211
www.eop.org

First Place for Youth
426 17th St., Ste. 100
Oakland, CA 94612
(510) 272-0979
www.firstplaceforyouth.org

Housing Consortium of the East Bay
1440 Broadway, Suite 700
Oakland, CA 94612
(510) 832-1315
www.hceb.org

Lutheran Social Services
(925) 825-1060
www.lssnorcal.org

Rubicon Programs
101 Broadway St.
Richmond, CA 94804
(510) 412-1725
www.rubiconprograms.org

SHELTER, Inc. of Contra Costa County
1815 Arnold Dr.
Martinez, CA 94553
(925) 335-0698
www.shelterincofccc.org

Housing Support Services / Service Providers
Community-based organizations providing transitional and supportive housing, mental and physical health services, and other support services.
**Affordable Housing Resources**

- **Housing, Shelter, Emergency Resources and Referrals**
  - Temporary and emergency housing assistance. For general referrals, services and assistance for Alameda County, call 211.
  - Bay Area Community Services (BACS) (510) 613-0330 www.bayareacs.org
  - Bay Area Rescue Mission (510) 215-4555 www.bayarearescue.org
  - Catholic Charities of the East Bay (510) 768-3100 www.cceb.org
  - Center for Independent Living (510) 841-4776 www.cilberkeley.org
  - Contra Costa Crisis Center/Contra Costa 211 211 or (800) 830-5380 www.contracostahousing.org
  - East Oakland Community Project (510) 532-3211 www.eocp.net
  - Eden Information & Referral/211 Alameda County 211 www.edenir.org
  - Family Emergency Shelter Coalition (FESCO) (510) 581-3223 www.fescofamilyshelter.org
  - Greater Richmond Interfaith Program (GRIP) (510) 233-2141 www.gripcommunity.org

- **Housing CHOICES for Alameda County**
  - www.achousingchoices.org

- **A Safe Place Domestic Violence Services**
  - (510) 536-7233 www.asafeplacedvsv.org

- **SAVE (domestic violence)**
  - 24-hour Crisis Hotline: (510) 794-6055 Community Office: (510) 574-7250 save-dv.org

- **The Society of St. Vincent de Paul of Alameda County**
  - (510) 638-7600 www.svdp-alameda.org

- **Legal, Financial and Housing Rights Services**
  - Information and support on eviction, discrimination and other legal and financial issues.

  - Bay Area Legal Aid Alameda County and Contra Costa County West: (510) 250-5270 Contra Costa County East: (925) 219-3325 www.baylegal.org
  - Centro de Servicios (510) 489-4100
  - Centro Legal de la Raza (510) 437-1554 www.centrolegal.org
  - Community Resources for Independent Living (CRIL) (510) 881-5743 www.crilhayward.org

- **East Bay Community Law Center**
  - (510) 548-4040 www.ebclc.org

- **Eviction Defense Center**
  - (510) 452-4541

- **Family Violence Law Center**
  - (510) 208-0220 www.fvlc.org

- **Money Management International**
  - (888) 845-5669 www.moneymanagement.org

- **Foreclosure and Housing Counseling Resources**
  - Additional counseling and legal and financial guidance related to foreclosure, homeownership, and tenancy.

  - Asian, Inc. (415) 928-5910 www.asianinc.org
  - Catholic Charities of the East Bay (510) 768-3100 www.cceb.org
  - Causa Justa :: Just Cause (510) 763-5877 www.cjc.org
  - Community Housing Development Corporation (CHDC) (510) 412-9290 www.chdcnr.com
  - ECHO Housing Assistance Center General 1-855-ASK-ECHO (510) 581-9380 Hayward (510) 496-0496 Oakland (925) 449-7340 Livermore www.echofairhousing.org

- **Housing and Economic Rights Advocates (HERA)**
  - (510) 271-8443 ext. 300 www.herokuappa.org

- **Lao Family Community Development, Inc.**
  - (510) 533-8850

- **Neighborhood Housing Services (NHS) of the East Bay**
  - (510) 237-6459 www.eastbaynhs.org

- **Oakland Housing Assistance Center**
  - (510) 238-6182 www2.oaklandnet.com/Government/o/hcd/index.htm

- **Pacific Community Services**
  - (925) 439-1056 www.pcsi.org

- **Tenants Together**
  - Tenant Foreclosure Hotline: (888) 495-8020 General Call-In Number: (415) 495-8100 www.tenantstogether.org

- **Tri-Valley Housing Opportunity Center**
  - (925) 373-3130 www.tvhoc.org

- **The Unity Council**
  - (510) 535-6900 www.unitycouncil.org

- **Foreclosure prevention hotlines:**
  - Homeownership Preservation Foundation (888) 995-HOPE (4673) www.makinghomeaffordable.gov
  - Keep Your Home California (888) 954-KEEP (5337) www.keepyourhomecalifornia.org

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Dial 2-1-1 for information about housing and human services 24/7

www.EBHO.org — 30 Years: Built to Last

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**Public Housing Authorities**

- **Management of affordable housing and administration of Section 8 programs.**

  **City of Alameda**
  - (510) 747-4300 www.alamedahsg.org

  **Berkeley**
  - (510) 981-5470 www.ci.berkeley.ca.us/BHA

  **Livermore**
  - (925) 449-7340 www.livermorehousingauthority.com

  **Oakland**
  - (510) 874-1500 www.oakha.org

  **Richmond**
  - (510) 621-1300 www.ci.richmond.ca.us/rha

  **Pittsburg**
  - (925) 252-4060 www.ci.pittsburg.ca.us/index.aspx?page=150

  **Alameda County**
  - (510) 538-8876 www.haca.net

  **Contra Costa County**
  - (925) 957-8000 www.contracostahousing.org