



*Apply to as many affordable housing properties as you can. Be persistent and informed, and advocate for more affordable housing and tenant protections in your community!*

# STEPS TO FIND AFFORDABLE HOUSING

## STEP 1. LEARN ABOUT DIFFERENT KINDS OF AFFORDABLE HOUSING

### NON-PROFIT HOUSING

Non-profit affordable housing developments 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

When buying a home, contact your city's housing department and homebuyer assistance programs. Struggling with mortgage payments? See the foreclosure counseling resources in this brochure.

Finding a great, affordable home is very challenging in the Bay Area, but understanding your options and resources can help. Call 2-1-1 or contact organizations in this brochure for more information.

## GENERAL HOUSING & TENANTS RIGHTS ASSISTANCE

If you need help with a security deposit, rent payments, emergency housing or shelter, or tenant/landlord issues, contact the "housing, shelter, and emergency resources" organizations.

## 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.

### INCOME AND BUDGETING

Ideally, your housing costs should be no more than one-third of your income. Some agencies can help you create a financial plan so you can afford transportation, childcare, health care and other expenses as well as rent or mortgage payments.

## 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

Think about the location and the amenities that are best for you, but also be flexible. Consider several cities and types of housing to increase your chances of finding the right place. Non-profit housing is often targeted for specific 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're undocumented or have a criminal record, you may encounter challenges. The housing organizations listed here can inform you about your options.

## STEP 5. CONTACT NON-PROFIT HOUSING ORGANIZATIONS AND APPLY

There is no single source of information about affordable housing. But by contacting many organizations and agencies, you may discover some great places and increase your chances of finding an affordable home.

- Check the websites of non-profit developers often.
- Get on as many waitlists as you can. When a waitlist opens, call the property. Complete and submit applications by the deadline.
- For properties under construction, ask to be added to the interest list.
- Once you've submitted applications or joined a waitlist, 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 about the best way to keep in contact.



**East Bay Housing Organizations**

538 9th Street, Suite 200, Oakland, CA 94607  
510-663-3830

**EBHO's Mission**

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, organizing, and coalition building.

**EBHO appreciates its funding partners**



**EAST BAY HOUSING ORGANIZATIONS**  
*Investing in Homes and Hope*



2016-17  
**AFFORDABLE  
HOUSING  
RESOURCES**



## 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](http://www.abodeservices.org)

**Bay Area Community Land Trust**  
(510) 545-3258  
[www.bayareaclt.org](http://www.bayareaclt.org)

**Beacon Communities**  
(925) 924-7100  
[www.beaconcommunities.org](http://www.beaconcommunities.org)

**BRIDGE Housing**  
(415) 989-1111  
[www.bridgehousing.com](http://www.bridgehousing.com)

**Christian Church Homes (CCH)**  
(510) 632-6712  
[www.cchnc.org](http://www.cchnc.org)

**Community Housing Development Corporation (CHDC)**  
(510) 412-9290  
[www.chdcnr.org](http://www.chdcnr.org)

**EAH Housing**  
(415) 258-1800  
[www.eahhousing.org](http://www.eahhousing.org)

**East Bay Asian Local Development Corporation (EBALDC)**  
(510) 287-5353  
[www.ebaldc.org](http://www.ebaldc.org)

**Eden Housing**  
(510) 582-1460  
[www.edenhousing.org](http://www.edenhousing.org)

**Episcopal Senior Communities**  
(925) 956-7400  
[www.jtm-esc.org](http://www.jtm-esc.org)

**Habitat for Humanity East Bay/Silicon Valley**  
(510) 251-6304  
[www.habitatetsv.org](http://www.habitatetsv.org)

**Housing Consortium of the East Bay**  
(510) 832-1382  
[www.hceb.org](http://www.hceb.org)

**Mercy Housing California**  
(415) 355-7100  
[www.mercyhousing.org](http://www.mercyhousing.org)

**MidPen Housing**  
(650) 356-2900  
[www.midpen-housing.org](http://www.midpen-housing.org)

**Neighborhood Housing Services (NHS) of the East Bay**  
(510) 237-6459  
[www.eastbaynhs.org](http://www.eastbaynhs.org)

**Northern California Land Trust**  
(510) 548-7878  
[www.nclt.org](http://www.nclt.org)

**Resources for Community Development (RCD)**  
(510) 841-4410  
[www.rcdhousing.org](http://www.rcdhousing.org)

**Satellite Affordable Housing Associates (SAHA)**  
(510) 647-0700  
[www.sahahomes.org](http://www.sahahomes.org)

### Housing Support Services/Service Providers

Community-based organizations providing transitional and supportive housing, mental and physical health services, and other support services.

**Abode Services**  
(510) 252-0910  
[www.abodeservices.org](http://www.abodeservices.org)

**Alameda Point Collaborative**  
677 West Ranger Ave.  
Alameda, CA 94501  
(510) 898-7800  
[www.apcollaborative.org](http://www.apcollaborative.org)

**Anka Behavioral Health, Inc.**  
1850 Gateway Blvd., Ste. 900  
Concord, California 94520  
(925) 825-4700  
[www.ankabhi.org](http://www.ankabhi.org)

**Bay Area Community Services (BACS)**  
629 Oakland Ave.  
Oakland, CA 94611  
(510) 613-0330  
[www.bayareacs.org](http://www.bayareacs.org)

**Berkeley Food and Housing Project**  
1901 Fairview St.  
Berkeley, CA 94703  
(510) 649-4965  
(866) 960-2132 (Shelter reservation phone line)  
[www.bfhp.org](http://www.bfhp.org)

**Bonita House, Inc.**  
1410 Bonita Ave.  
Berkeley, CA 94709  
(510) 923-1099  
[www.bonitahouse.org](http://www.bonitahouse.org)

**Building Futures with Women and Children**  
1395 Bancroft Ave.  
San Leandro, CA 94577  
(510) 357-0205  
Crisis Line: 1-866-292-9688  
[www.bfwc.org](http://www.bfwc.org)

**Building Opportunities for Self Sufficiency (BOSS)**  
Main Number: (510) 649-1930  
Multi-Agency Service Center  
1930 Center St.  
Berkeley, CA 94704  
(510) 843-3700  
South County Homeless Project  
(510) 732-5956  
[www.self-sufficiency.org](http://www.self-sufficiency.org)

**Contra Costa Interfaith Housing**  
399 Taylor Blvd., Ste. 115  
Pleasant Hill, CA 94523  
(925) 944-2244  
[www.ccinterfaithhousing.org](http://www.ccinterfaithhousing.org)

**Davis Street Family Resource Center**  
3081 Teagarden St.  
San Leandro, CA 94577  
(510) 347-4620  
[www.davisstreet.org](http://www.davisstreet.org)

**East Bay Community Recovery Project**  
2577 San Pablo Ave.  
Oakland, CA 94612  
(510) 446-7100 • [www.ebcrcp.org](http://www.ebcrcp.org)

**East Oakland Community Project**  
7515 International Blvd.  
Oakland, CA 94621  
(510) 532-3211 • [www.eocp.net](http://www.eocp.net)

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

**Housing Consortium of the East Bay**  
410 7th St., Ste. 203  
Oakland, CA 94607  
(510) 832-1382 • [www.hceb.org](http://www.hceb.org)

**Lutheran Social Services**  
(925) 825-1060  
[www.lssnorcal.org](http://www.lssnorcal.org)

**Rubicon Programs**  
101 Broadway St.  
Richmond, CA 94804  
(510) 412-1725  
[www.rubiconprograms.org](http://www.rubiconprograms.org)

**SHELTER, Inc.**  
1333 Willow Pass Rd., Ste. 206  
Concord, CA 94520  
(925) 338-1038  
[www.shelterinc.org](http://www.shelterinc.org)

One Home provides up-to-date affordable housing listings in the Bay Area. Learn more about affordable housing opportunities at [www.onehomebayarea.org](http://www.onehomebayarea.org).

# AFFORDABLE HOUSING RESOURCES

## Housing, Shelter, Emergency Resources and Referrals

Temporary and emergency housing assistance. For general referrals, services, and assistance, 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.crisis-center.org  
www.211contracosta.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.fescfamilyshelter.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.asafepplacedvs.org

**SAVE (domestic violence)**  
24-hour Crisis Hotline:  
(510) 794-6055  
Empowerment Center:  
(510) 574-2250  
save-dv.org

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

**STAND! For Families Free of Violence**  
Crisis Hotline: (888) 215-5555  
Main Line: (925) 676-2845  
www.standffov.org

## Legal, Financial and Housing Rights Services

Information and support on eviction, discrimination, and other legal and financial issues.

**Bay Area Legal Aid**  
(510) 233-9954  
www.baylegal.org

**Centro de Servicios**  
(510) 489-4100  
www.centrodeservicios.org

**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, ebclc.org

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

**Family Violence Law Center**  
(800) 947-8301  
www.fvlc.org

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

**Operation HOPE**  
(510) 535-6700  
www.operationhope.org/  
oakland

**Project Sentinel**  
(888) 324-7468  
housing.org

## Foreclosure and Housing Counseling Resources

Additional counseling, and legal and financial guidance related to foreclosure and tenancy.

**Asian, Inc.**  
(415) 928-5910, asianinc.org

**Causa Justa :: Just Cause**  
(510) 763-5877  
Tenants' Rights Clinic:  
(510) 836-2687, www.cjjc.org

**Community Housing Development Corporation (CHDC)**  
(510) 412-9290  
www.chdcnr.com

**ECHO Housing Assistance Center**  
1-855-ASK-ECHO  
www.echofairhousing.org

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

**Oakland Housing Assistance Center**  
250 Frank Ogawa Pl., Ste. 6301  
Oakland, CA 94612  
(510) 238-6182  
www2.oaklandnet.com/  
Government/o/hcd/index.htm

**Pacific Community Services**  
(925) 439-1056

**Tenants Together**  
(888) 495-8020  
(Tenants' Rights Hotline)  
(415) 495-8100 (General)  
www.tenants-together.org

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

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

## Foreclosure Prevention Hotlines:

**Homeownership Preservation Foundation**  
(888) 995-HOPE (4673) • makinghomeaffordable.gov  
www.995hope.org

**Keep Your Home California**  
(888) 954-KEEP (5337) • keepyourhomecalifornia.org

## 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) 447-3600  
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  
contracostahousing.org