

Steps to Find Affordable Housing

Finding a great, affordable home can be challenging, but the tips below can help. Contact 2-1-1 and the organizations in this brochure for more information.

1. Learn about different types of affordable housing

Non-profit housing

Non-profit housing developments offer well-designed and well-managed homes. Some offer resident services on-site. Tenants are carefully screened and have varying eligibility requirements. 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 is 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 are thinking about buying a home, contact your city's housing department and the organizations that provide homebuyer assistance programs. If you are behind on your mortgage payments, see the foreclosure counseling resources in this brochure.



2. Get your finances and credit ready

Credit check

Obtain your credit report early, and be prepared to tell prospective landlords about any problems and the steps you have taken to address them. Some landlords will accept a poor credit history if you have good references and can demonstrate ability to pay the rent through 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 that can help you pay move-in costs. Some landlords are also willing to accept a deposit in installments.

Savings and budgeting

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

3. Check to see if your income qualifies

Affordable housing is reserved for people with lower incomes and you must fall within a certain eligible range. 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.



4. Identify your housing needs and preferences

Think about the location and the amenities that are best for you, and be flexible and consider several cities to increase your chances of finding the right place. Non-profit housing is often targeted to certain populations: Seniors, Special Needs, Family and Transitional or Supportive. 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.

5. Contact non-profit developers and apply

- Check the websites of non-profit developers often.
- Call them and ask for a list of properties, including those in development. If they have an interest list, add your name 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 have submitted your 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.

Apply to as many affordable housing properties as you can. Be persistent, don't get discouraged, and advocate for more affordable housing in your community!



EBHO
East Bay Housing Organizations

Affordable Housing 2013-14 RESOURCES

Affordable Housing: Empowering People, Strengthening Communities



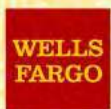
East Bay Housing Organizations

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

EBHO's Mission

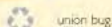
East Bay Housing Organizations (EBHO) is a membership non-profit organization, founded in 1984, dedicated to working with communities in Alameda and Contra Costa counties to preserve, protect and expand affordable housing opportunities through education, advocacy, and coalition building.

EBHO appreciates its funding partners



THE SAN FRANCISCO FOUNDATION

The Community Foundation of the Bay Area



Non-Profit Developers & Service Providers

Non-Profit Housing Developers

Construction and management of affordable housing and provision of housing services in Alameda and Contra Costa counties.

Abode Services/Allied Housing

(510) 252-0910
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.chdcnr.com

EAH Housing

(415) 258-1800
www.eahhousing.org

East Bay Asian Local Development Corporation (EBALDC)

(510) 287-5353
www.ebaldc.org

Eden Housing

(510) 582-1460
www.edenhousing.org

Habitat for Humanity East Bay/Silicon Valley

(510) 251-6304
www.habitatcsv.org

Housing Consortium of the East Bay

(510) 832-1315
www.hceb.org

Lutheran Social Services

(925) 825-1060
www.lssnorcal.org

Mercy Housing California

(415) 355-7100
www.mercyhousing.org

MidPen Housing

(650) 356-2900
www.midpen-housing.org

Northern California Land Trust

(510) 548-7878
www.nclt.org

Resources for Community Development (RCD)

(510) 841-4410
www.rcdev.org

Satellite Affordable Housing Associates (SAHA)

(510) 647-0700
www.sahahomes.org

Housing Support Services

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

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) 923-1099
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.ebcrcp.org

East Oakland Community Project

7515 International Blvd.
Oakland, CA 94621
(510) 532-3211
www.eocp.net

First Place for Youth

426 17th St., Ste. 100
Oakland, CA 94612
(510) 272-0979
www.firstplaceforyouth.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



Affordable Housing Resources

Housing, Shelter, Rental Subsidies, and Emergency Resources

Temporary and emergency housing. For general housing referrals, services and assistance, call 211.

Bay Area Rescue Mission
(510) 215-4555
www.bayarearescue.org

Center for Independent Living
(510) 841-4776
www.cilberkeley.org

Contra Costa Crisis Center/ Contra Costa 211
211
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
(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.asafeplacedvs.org

SAVE (domestic violence)
24-hour Crisis Hotline:
(510) 794-6055
Community Office:
(510) 574-2250
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 regarding eviction, unlawful discrimination in housing, and legal and financial issues.

Bay Area Legal Aid
Alameda County, Contra Costa County West:
(510) 250-5270
Contra Costa County East:
(925) 219-3325
www.baylegal.org

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

Community Resources for Independent Living
(510) 881-5743
www.cril-online.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
(800) 308-2227
www.moneymanagement.org

Foreclosure, Housing and Tenant Counseling Resources

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

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

Causa Justa :: Just Cause
(510) 763-5877
www.cjic.org

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

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

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

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

Operation Hope
(510) 535-6700
www.operationhope.org

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

Tenants Together
Tenant Foreclosure Hotline:
(415) 495-8020
General Call-In Number:
(415) 495-8100
www.tenants2gether.org

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

Foreclosure prevention program hotlines:

Home Affordable Modification Program (HAMP)
(888) 995-HOPE (4673)
www.makinghomeaffordable.gov
www.995hope.org

Keep Your Home California
(888) 954-KEEP (5337)
www.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
www.livermorehousingauthority.com

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

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

Pittsburg
(925) 252-4830
www.ci.pittsburg.ca.us/index.aspx?page=150

Contact the County Housing Authority if your city is not listed here.

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

Contra Costa County
(925) 957-7000
www.contracostahousing.org

